

FIG 1.

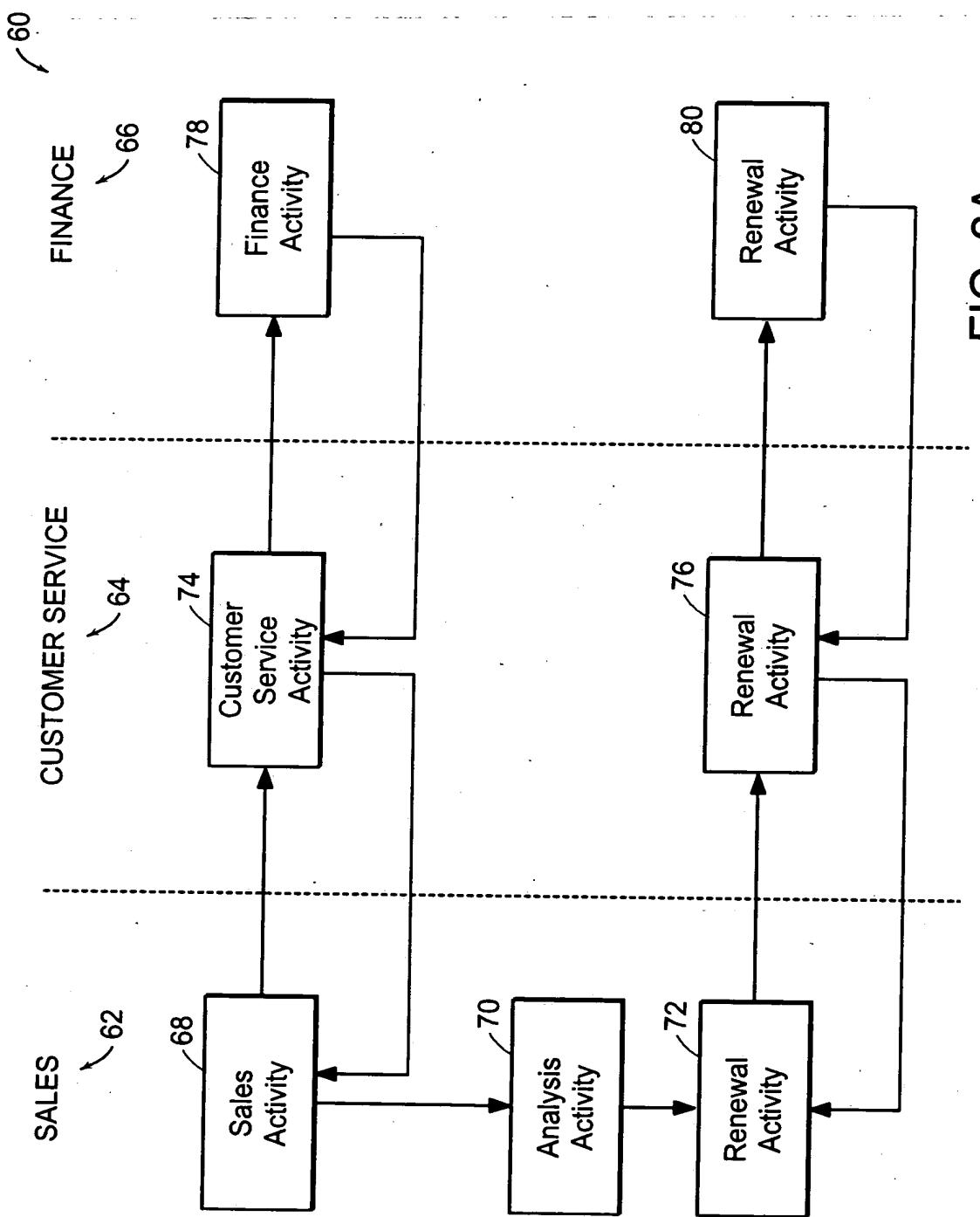


FIG. 2A

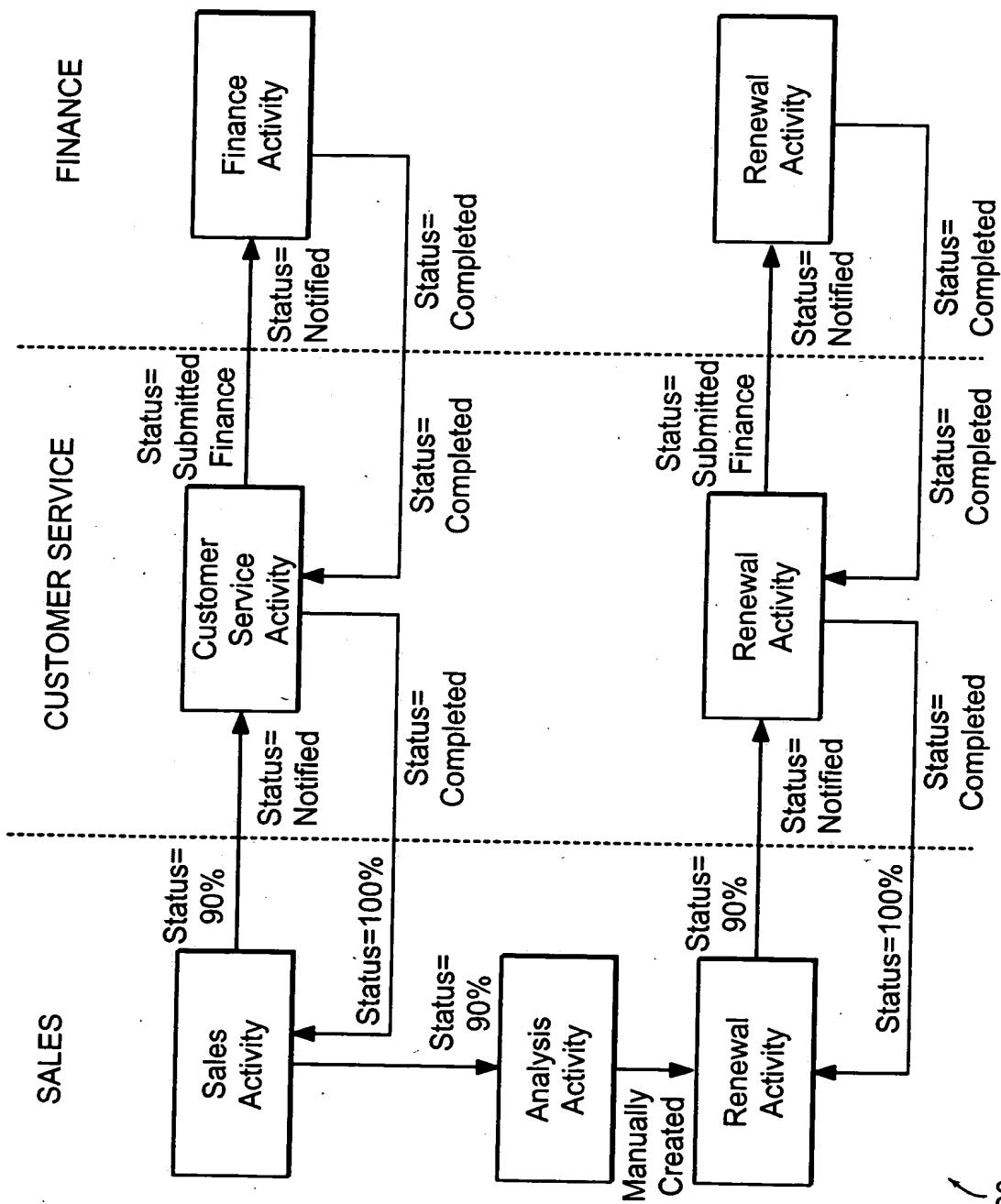


FIG. 2B

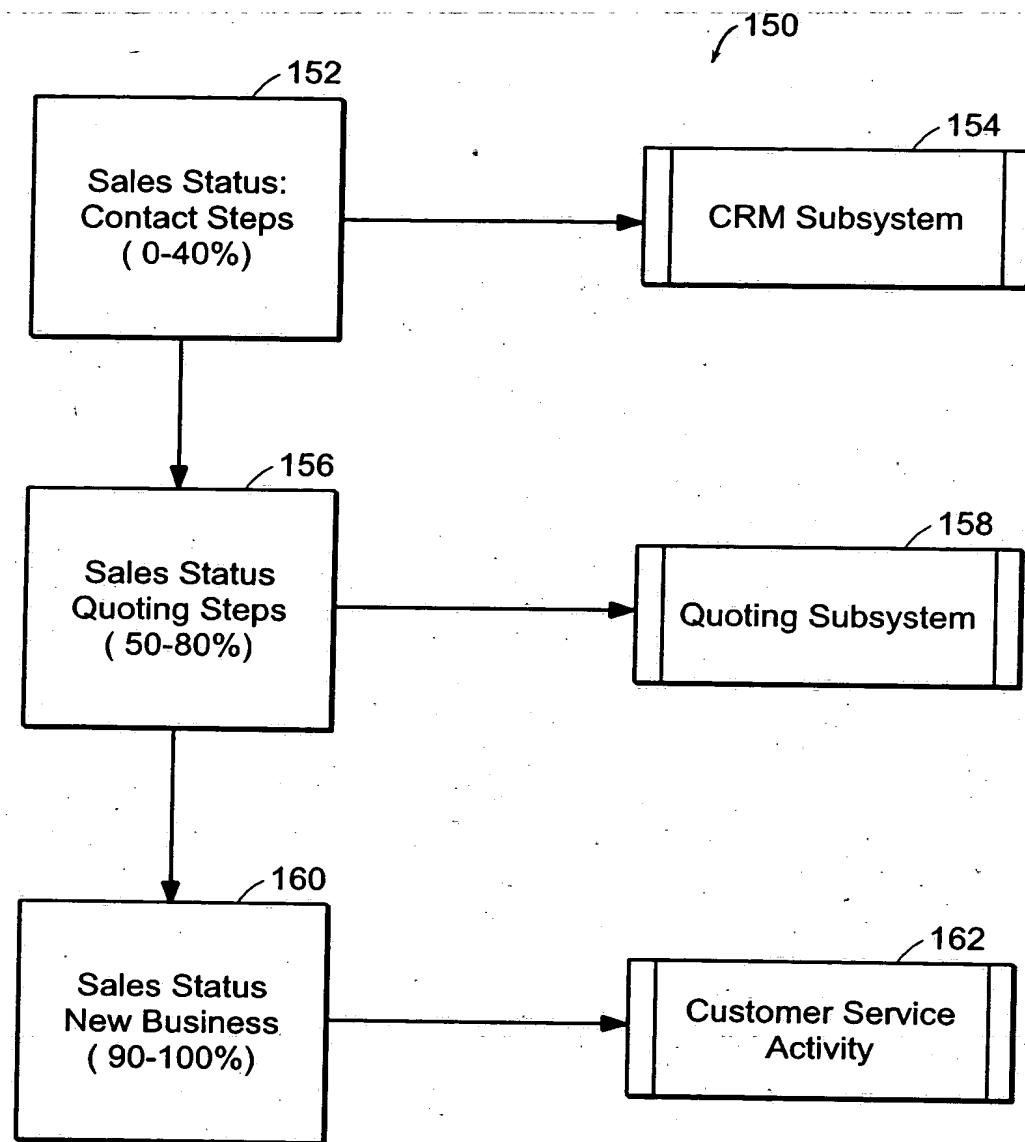


FIG. 3

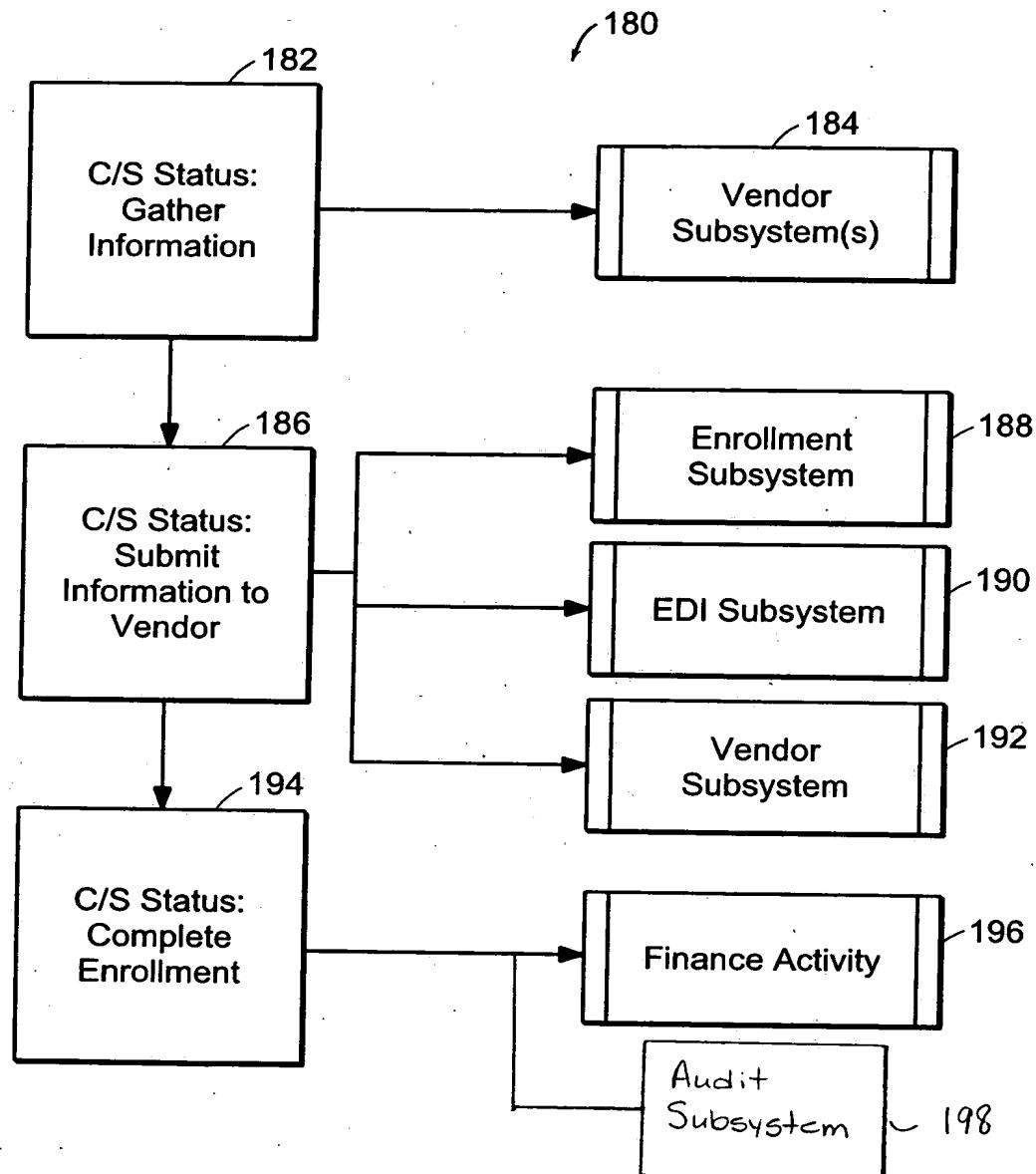


FIG. 4

7200

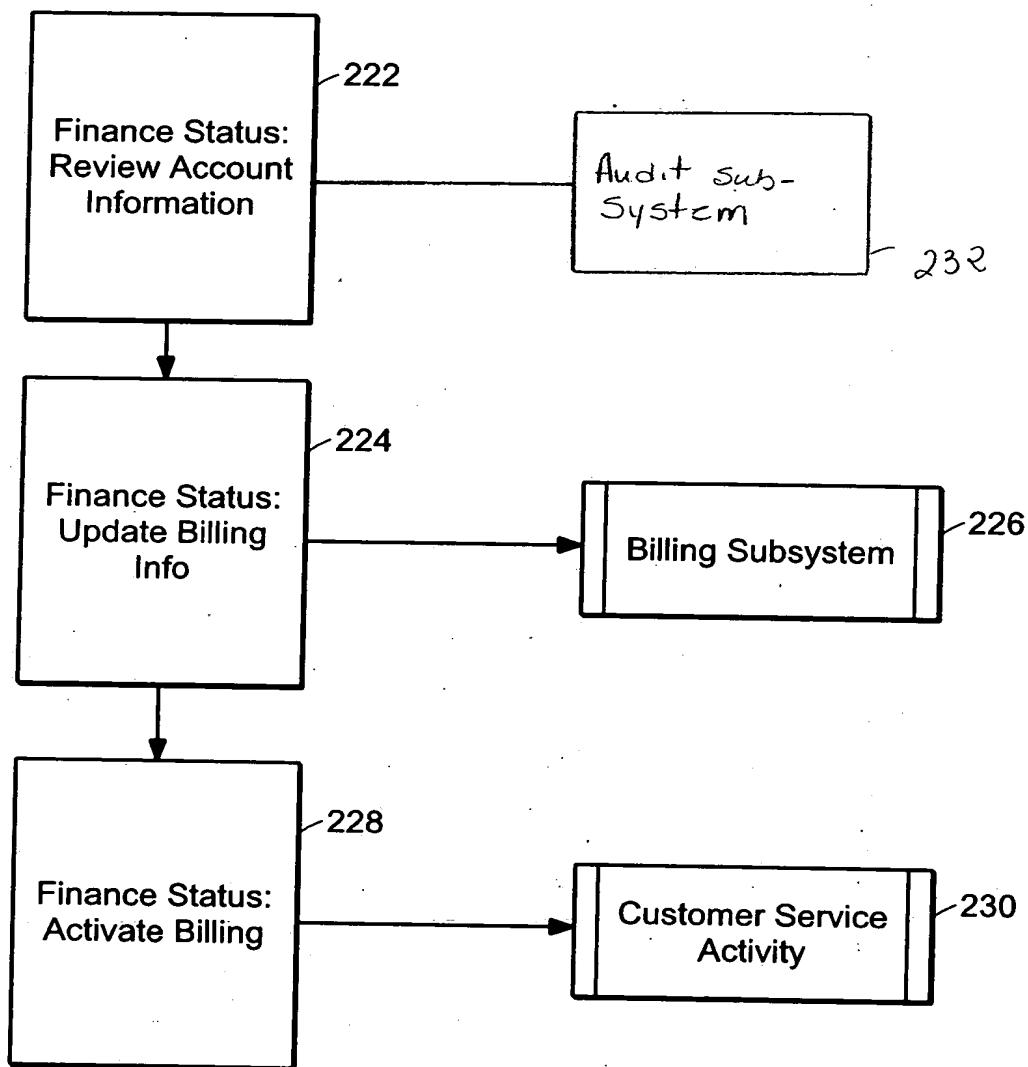


FIG. 5

250

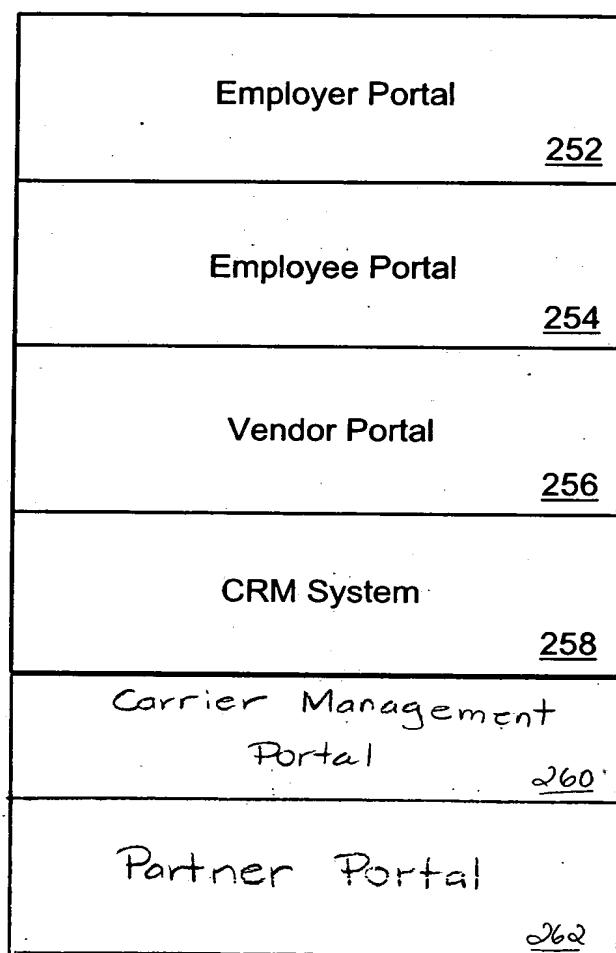
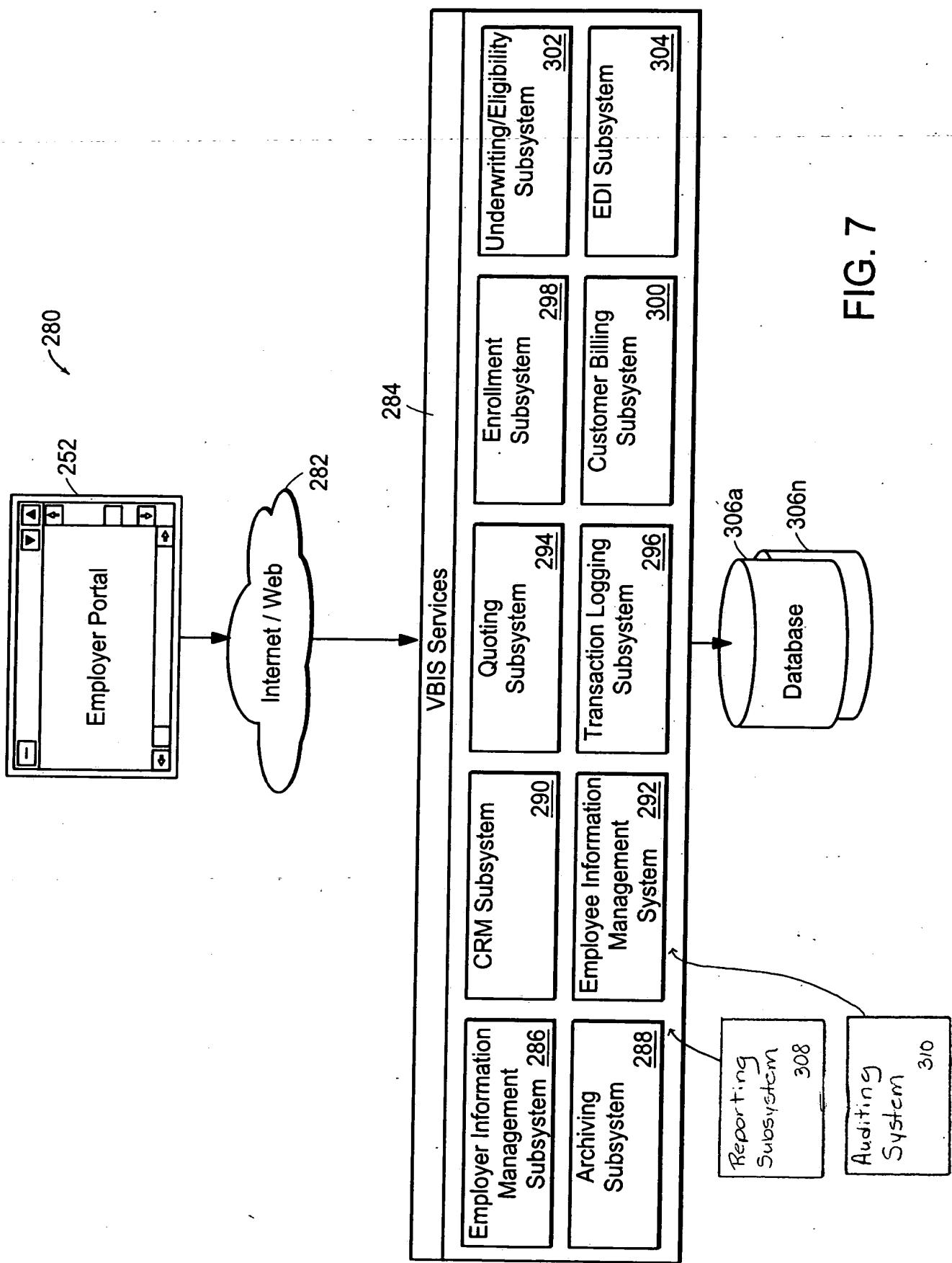
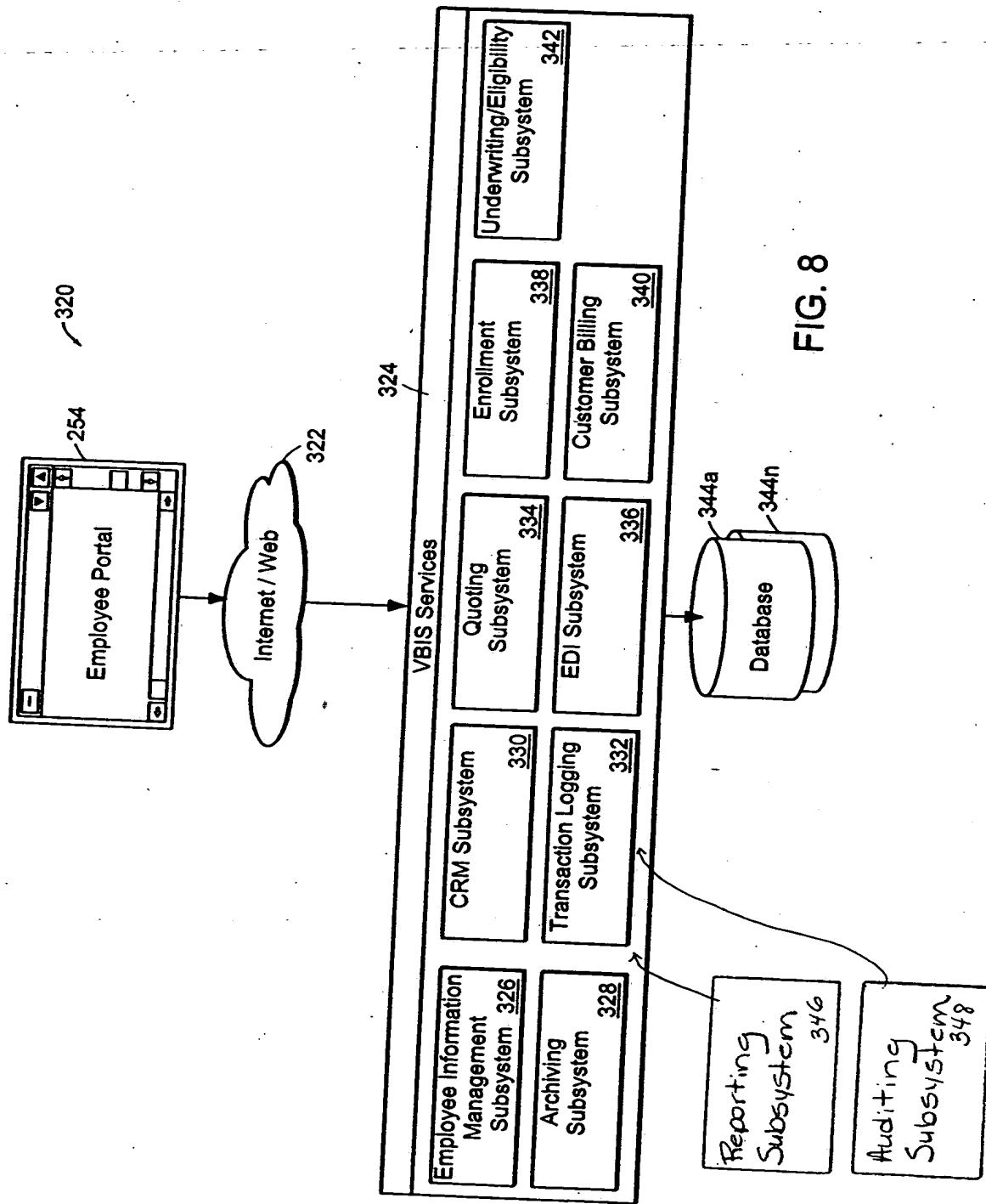
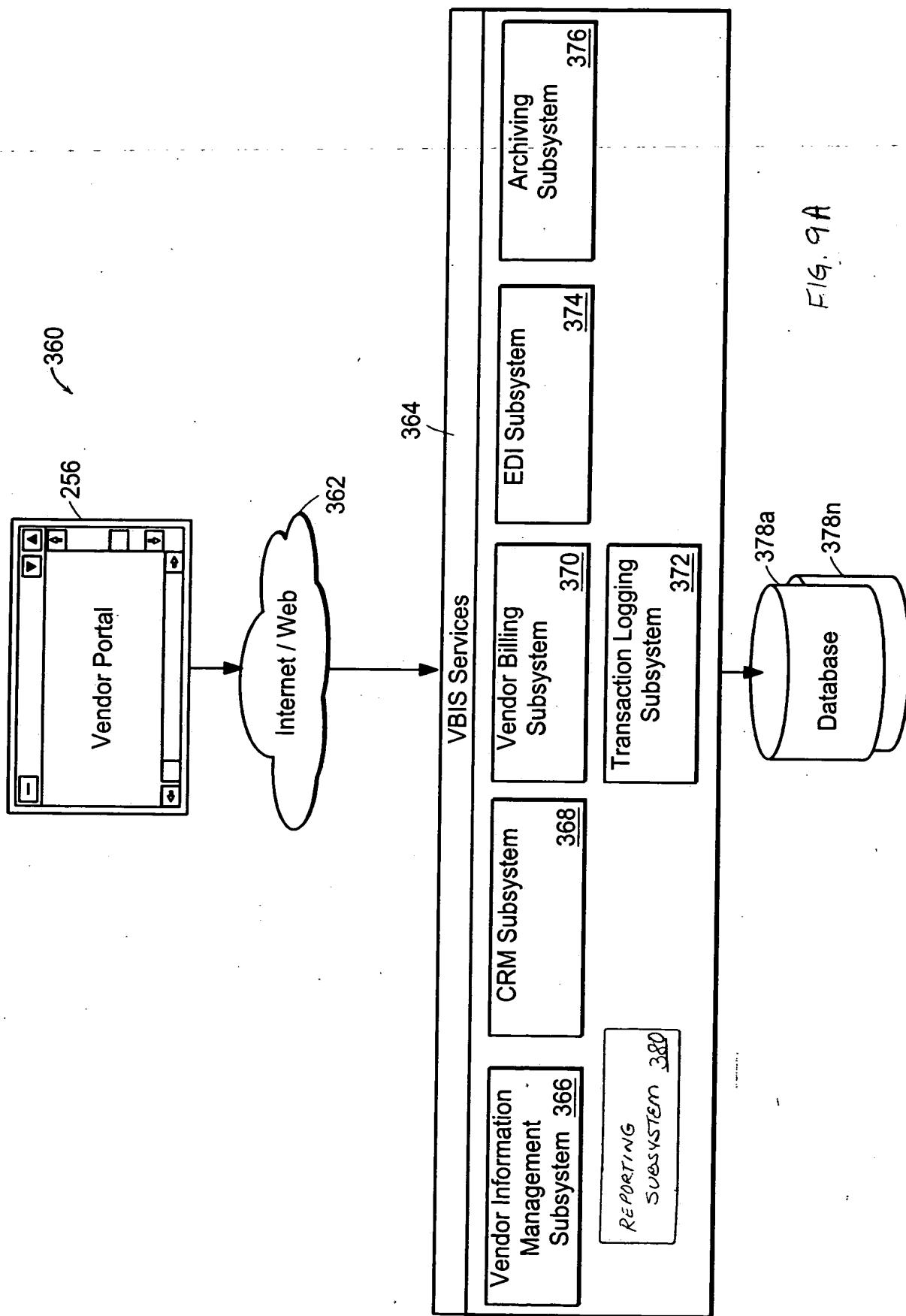


FIG 6







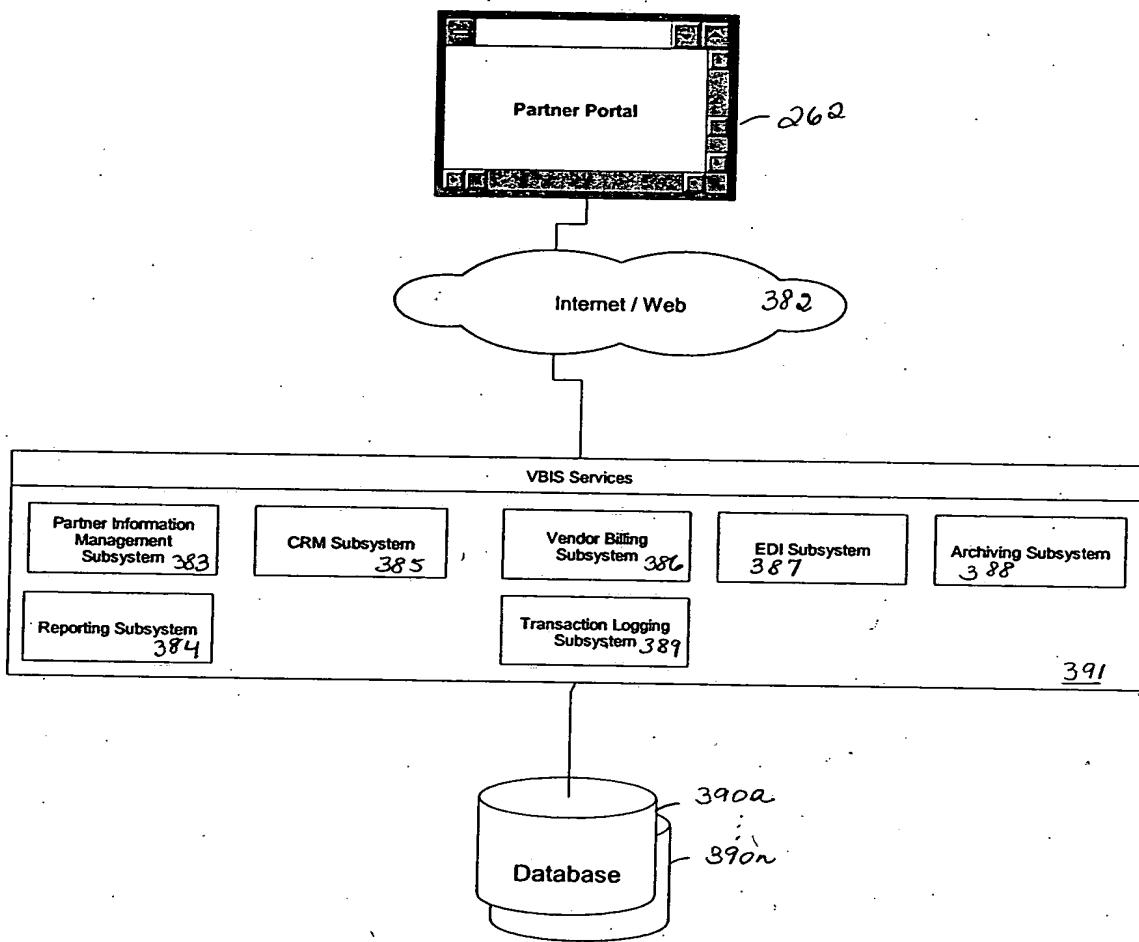


FIG. 9B

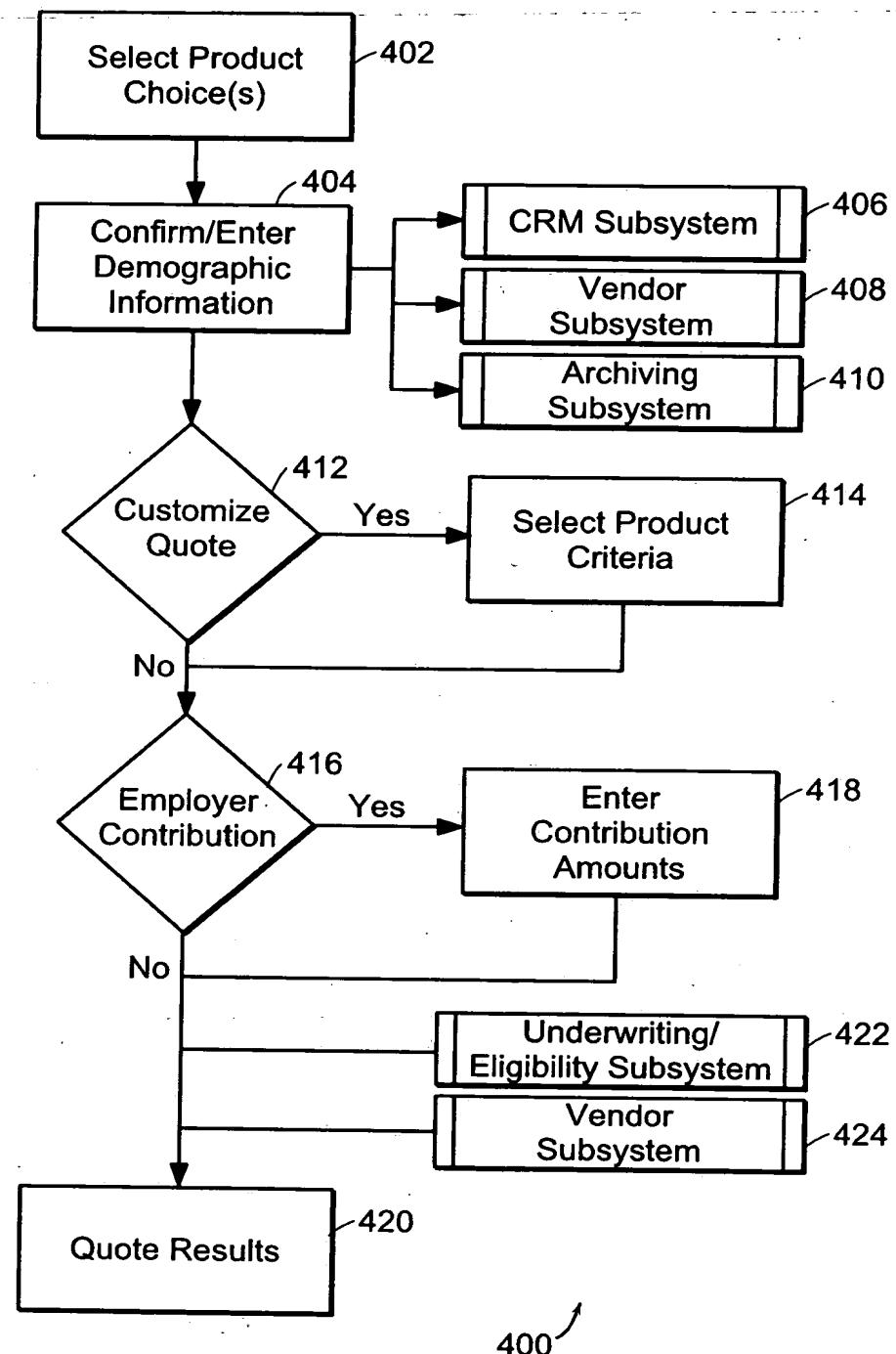


FIG. 10

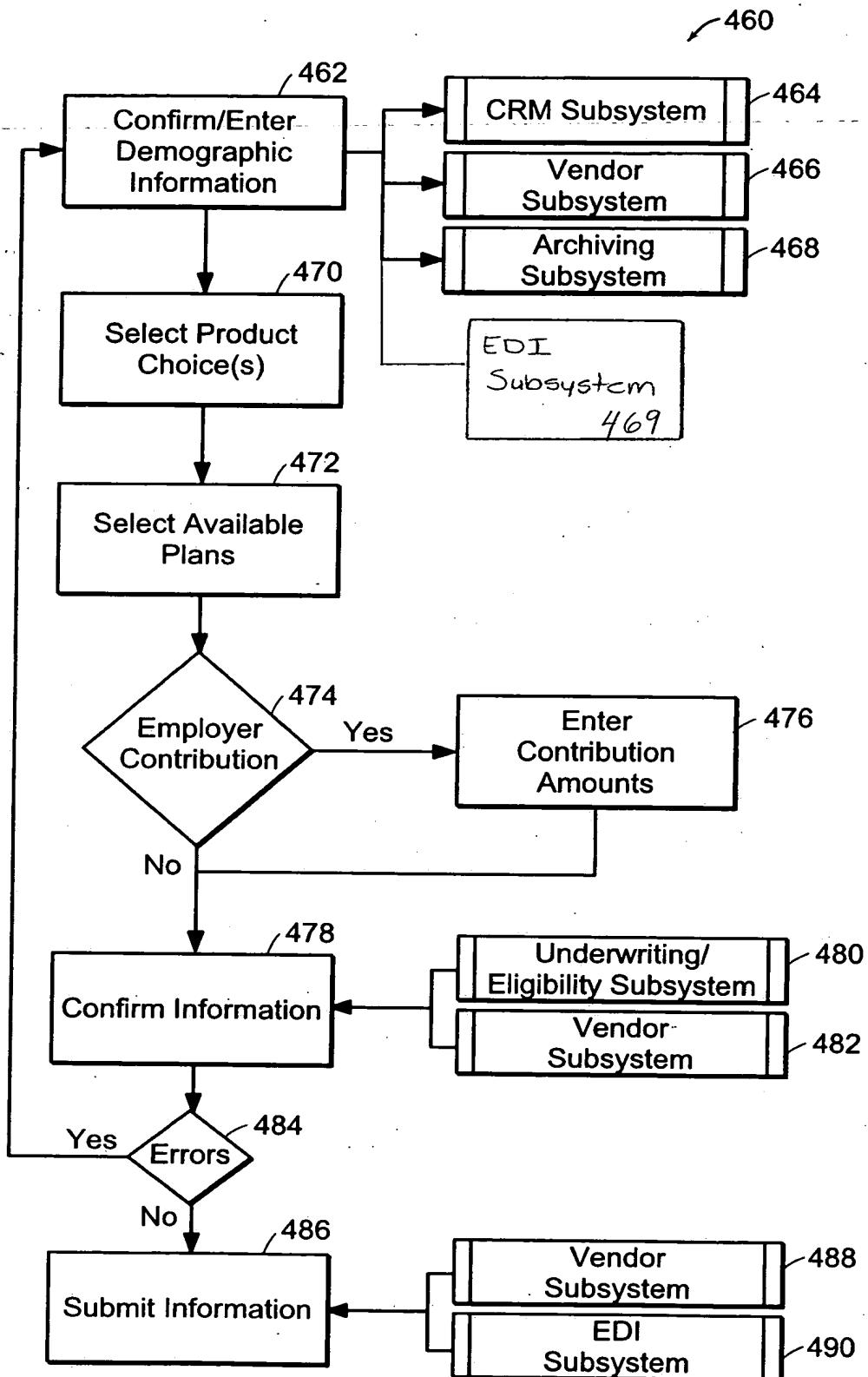
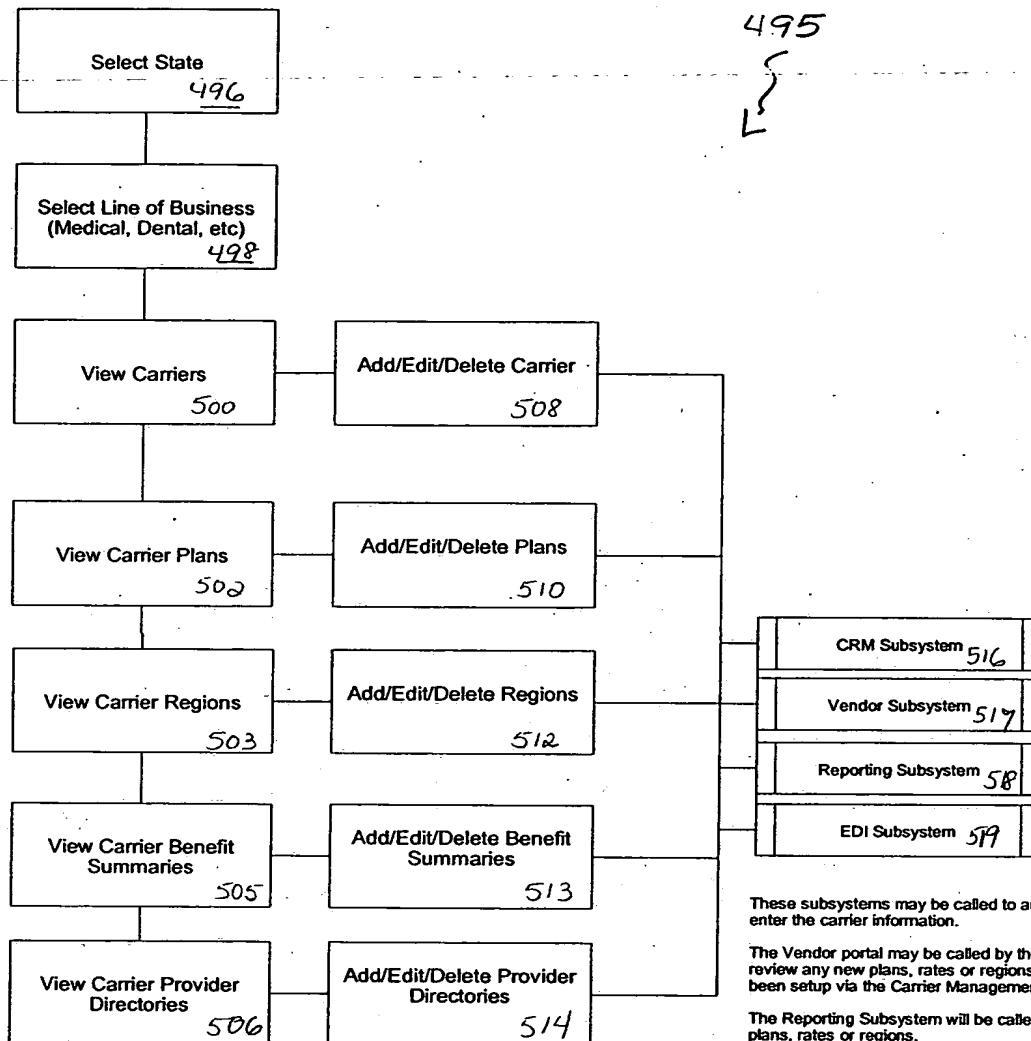


FIG. 11A



These subsystems may be called to automatically enter the carrier information.

The Vendor portal may be called by the Vendor to review any new plans, rates or regions which have been setup via the Carrier Management Subsystem

The Reporting Subsystem will be called to view new plans, rates or regions.

The EDI subsystem will be called to setup new EDI files to the respective Vendor(s)

FIG. 11B

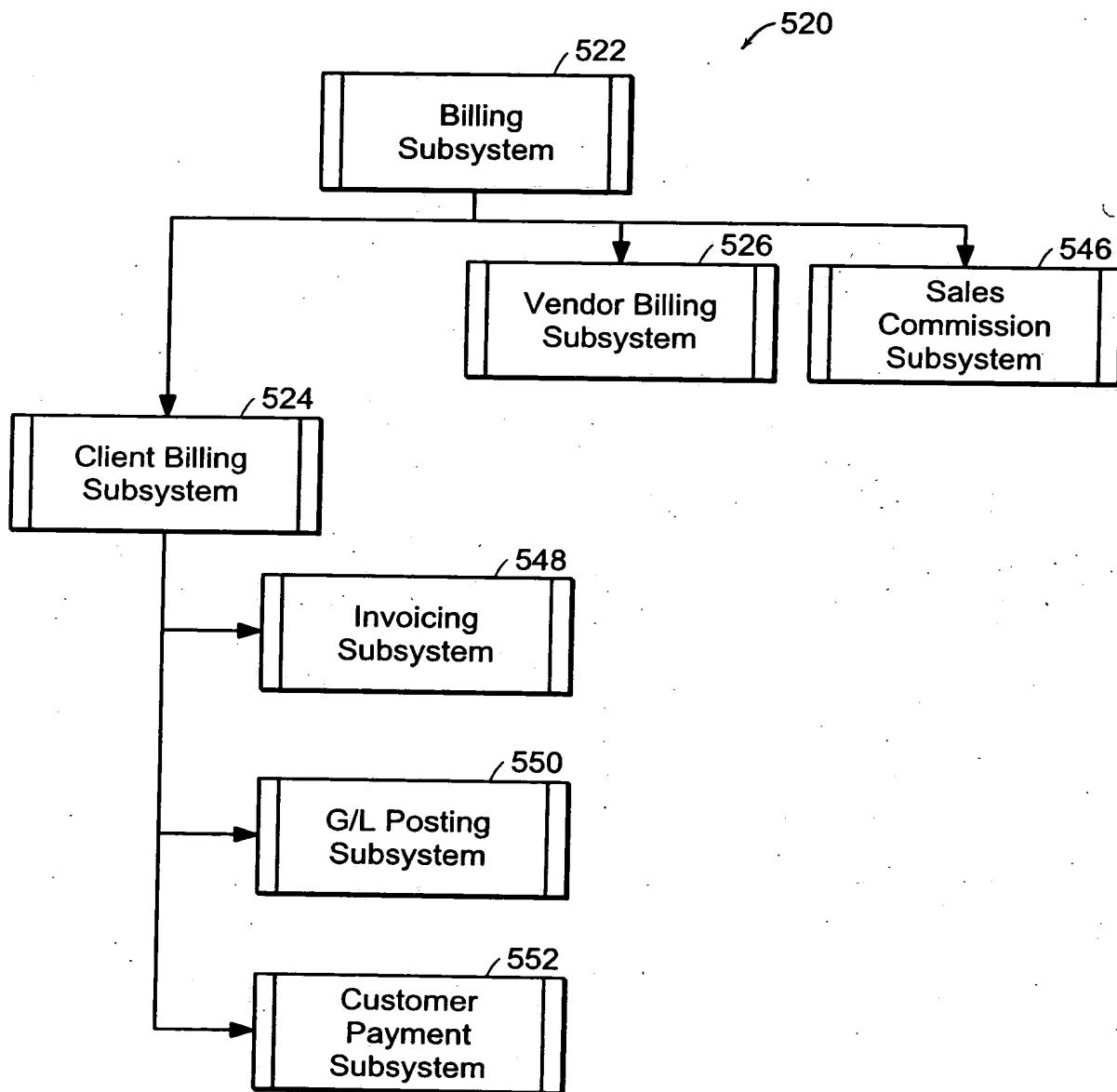


FIG. 12

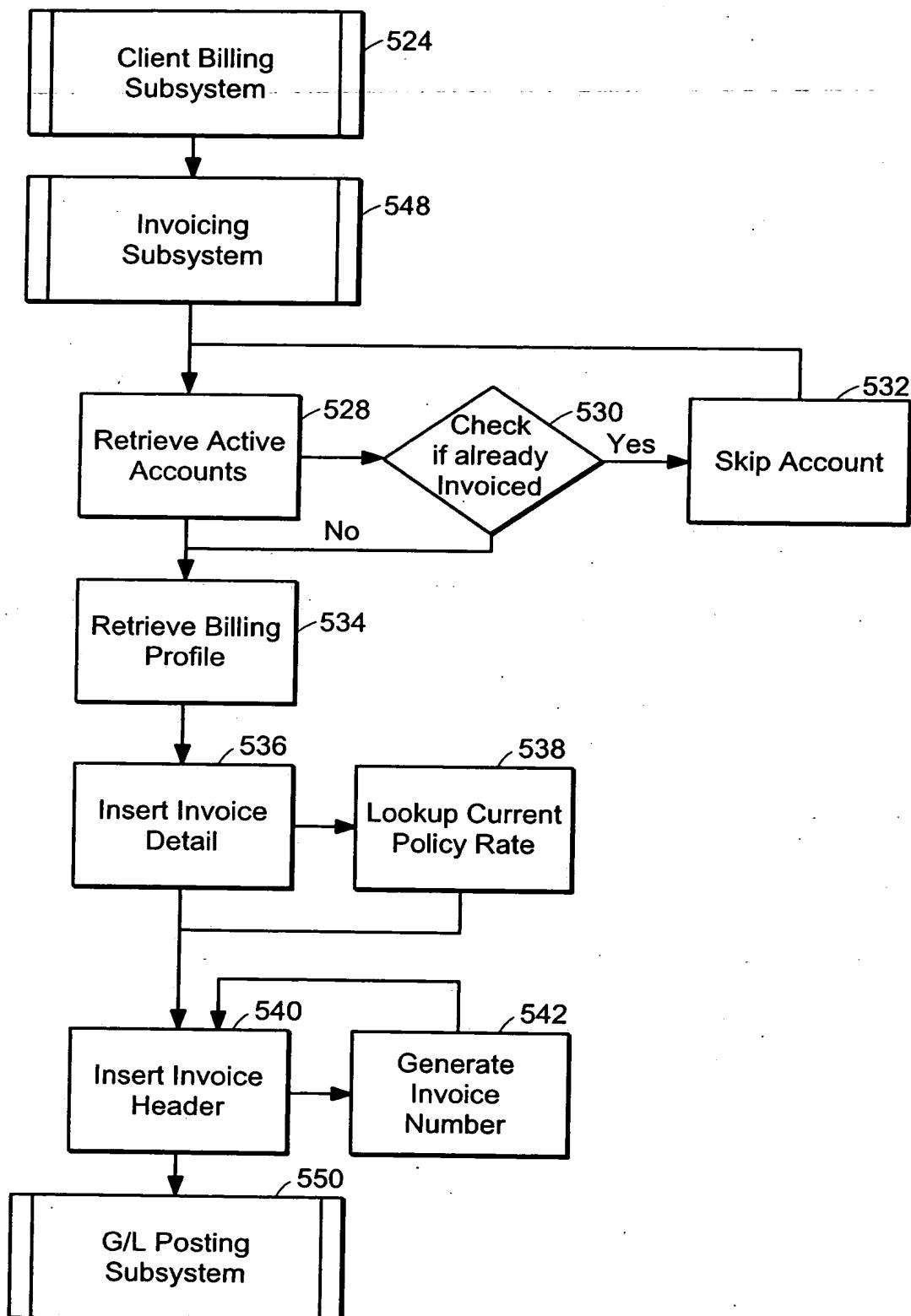


FIG. 13A

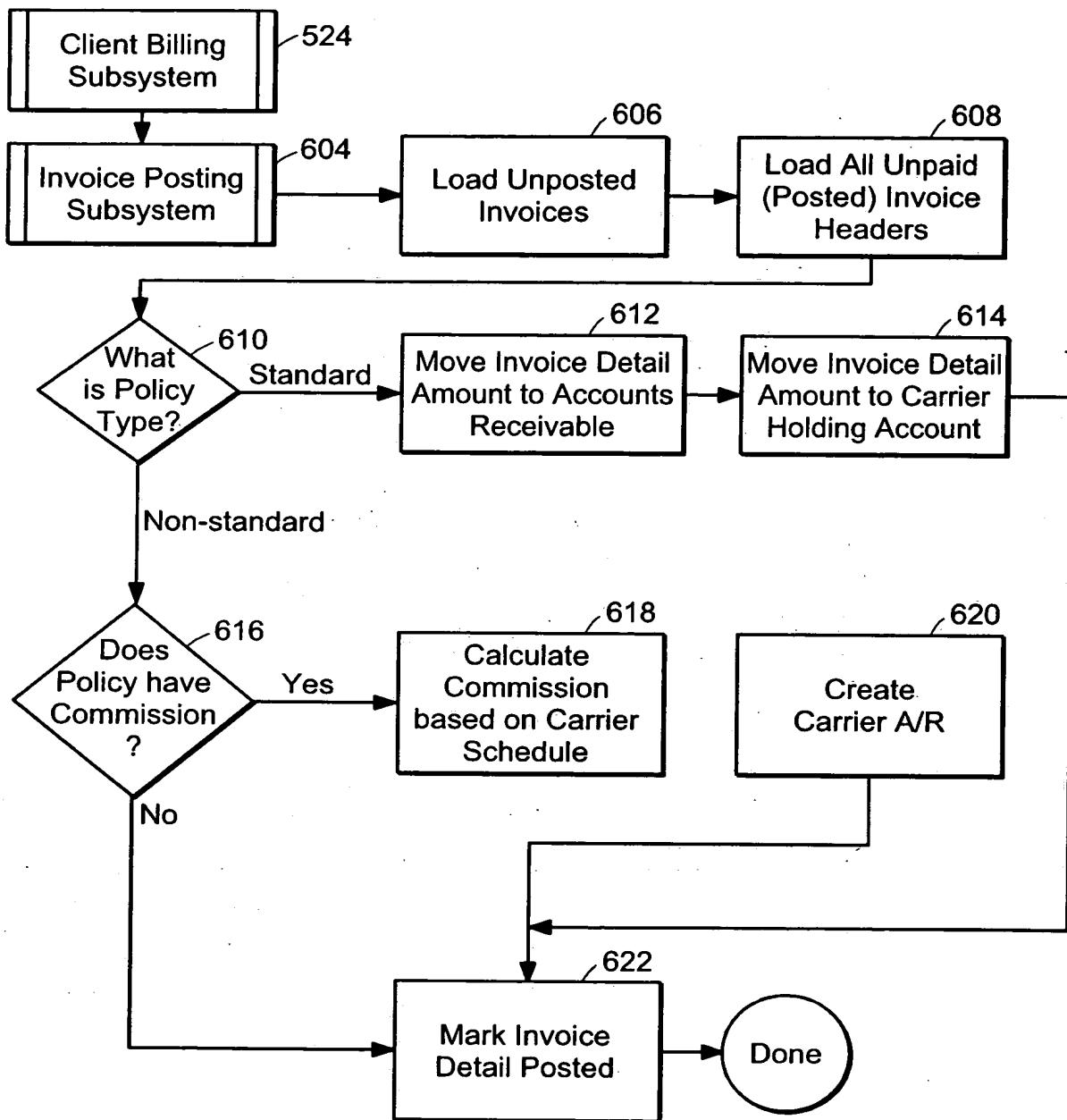


FIG. 13B

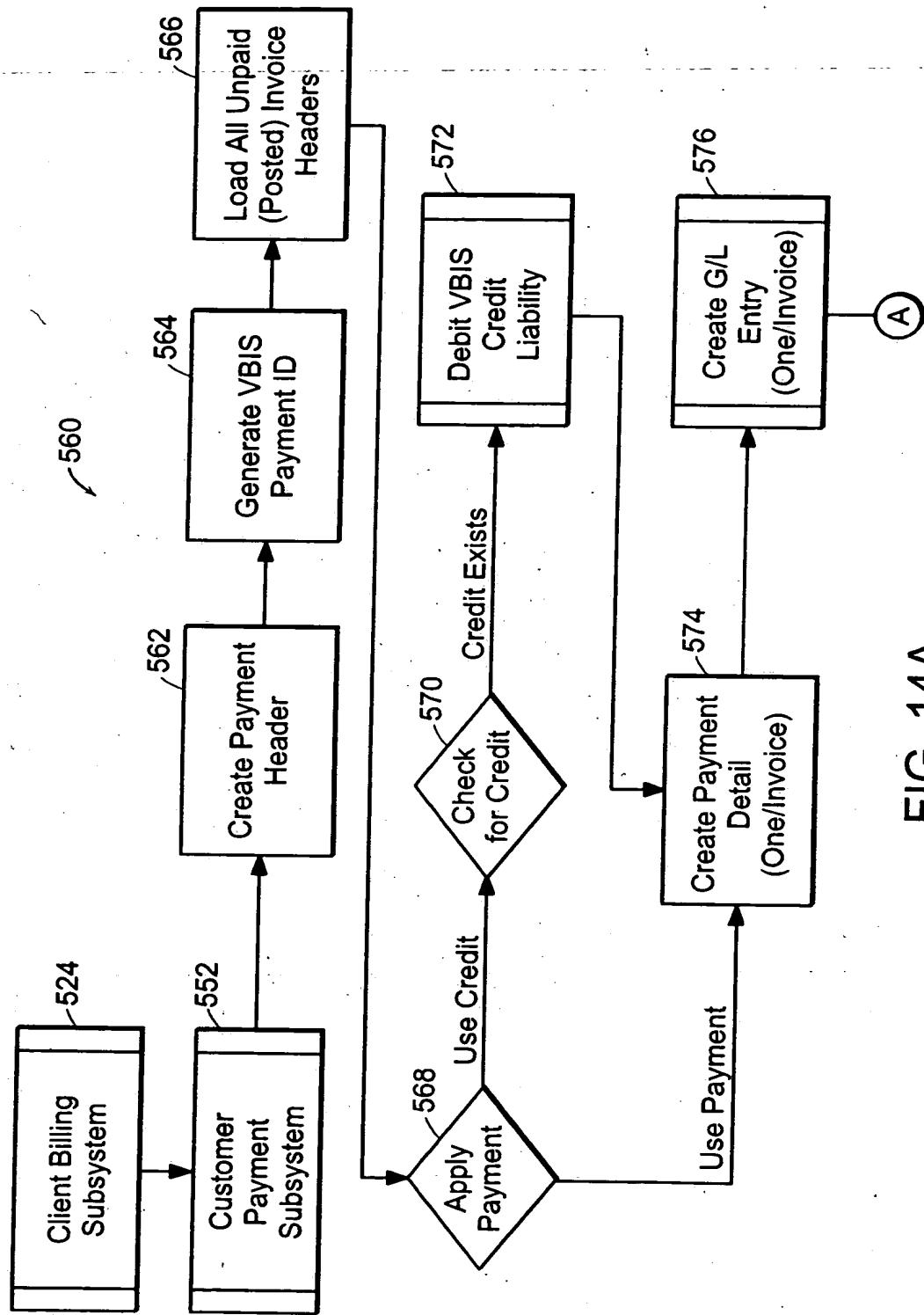


FIG. 14A

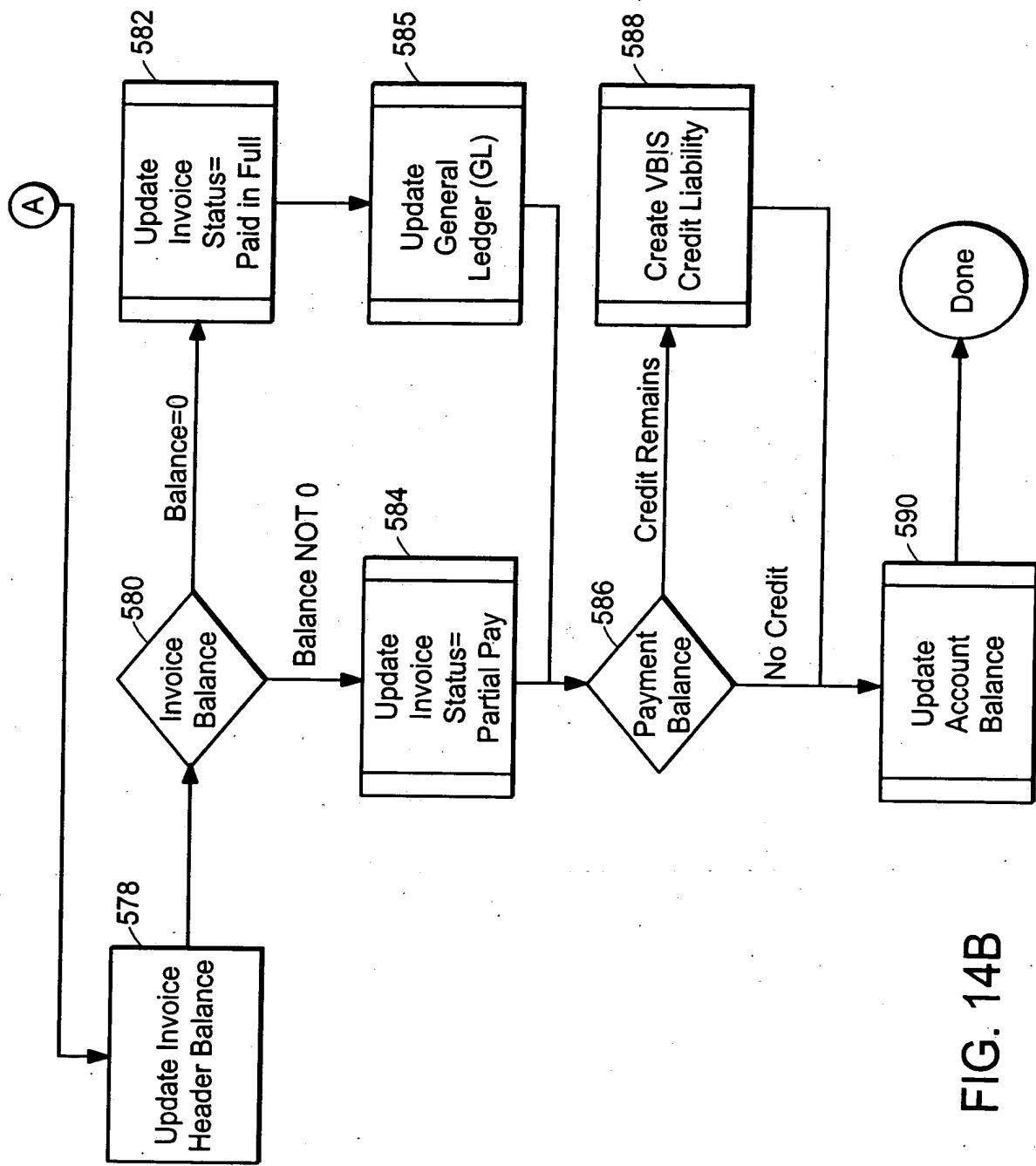


FIG. 14B

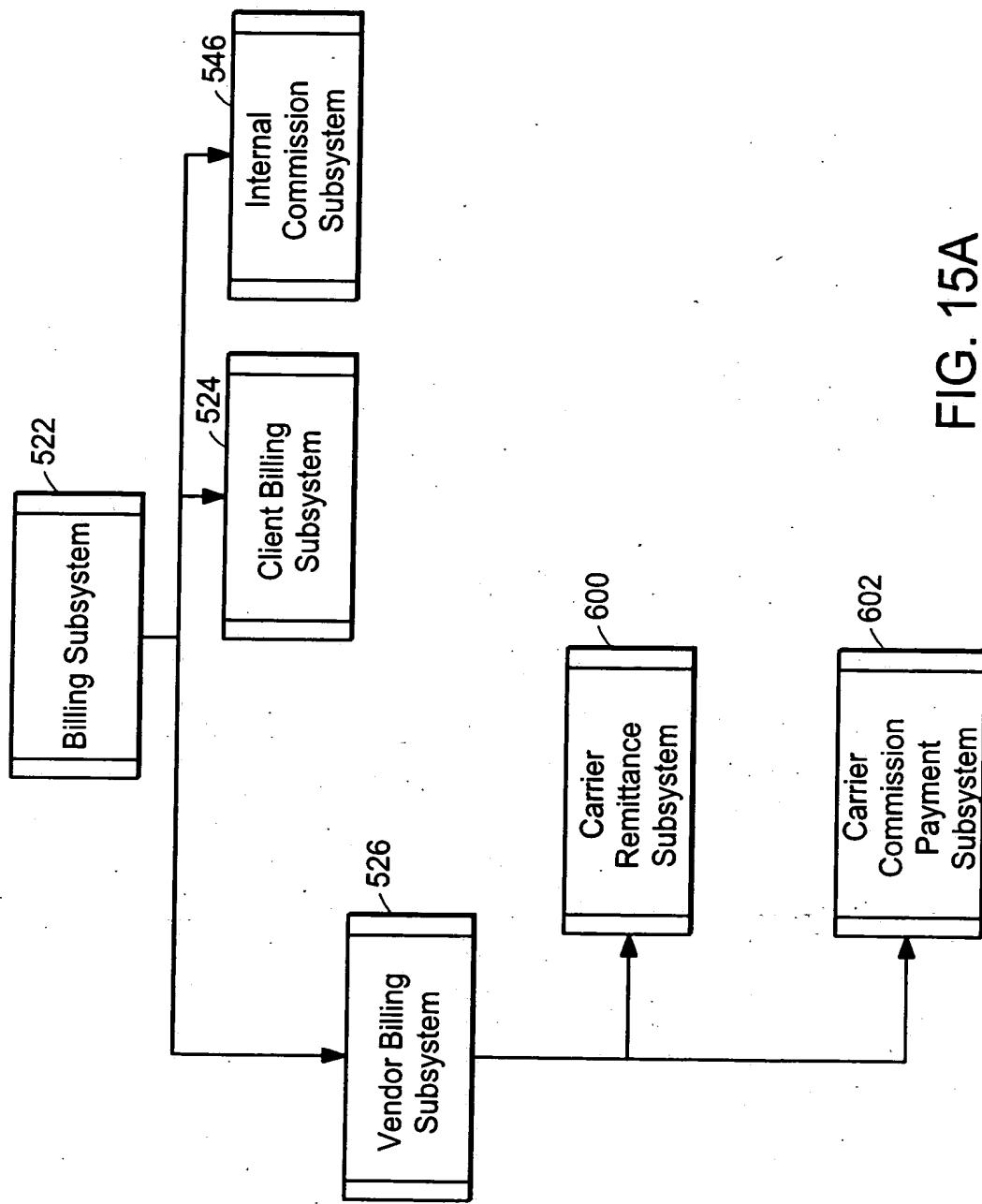


FIG. 15A

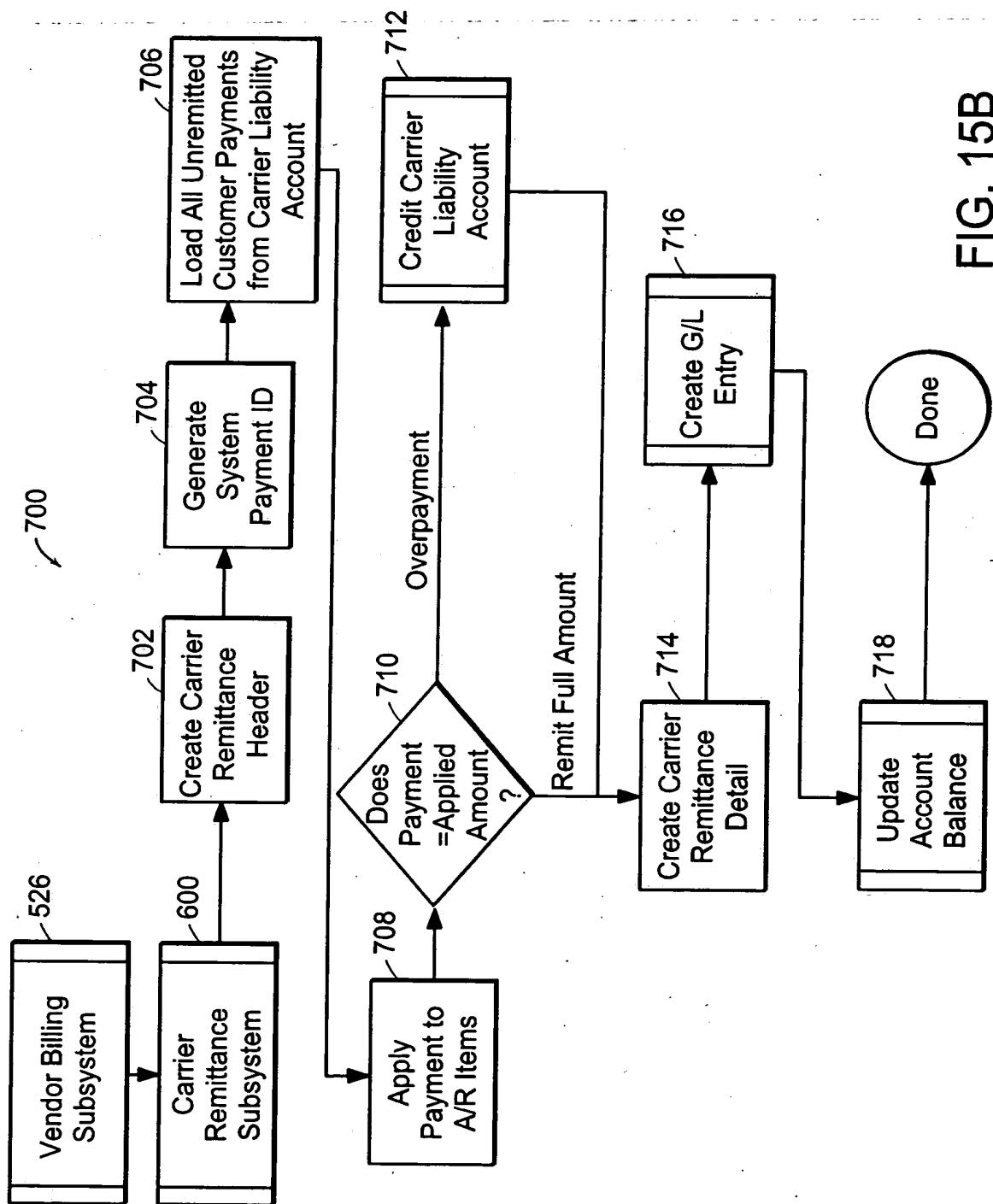


FIG. 15B

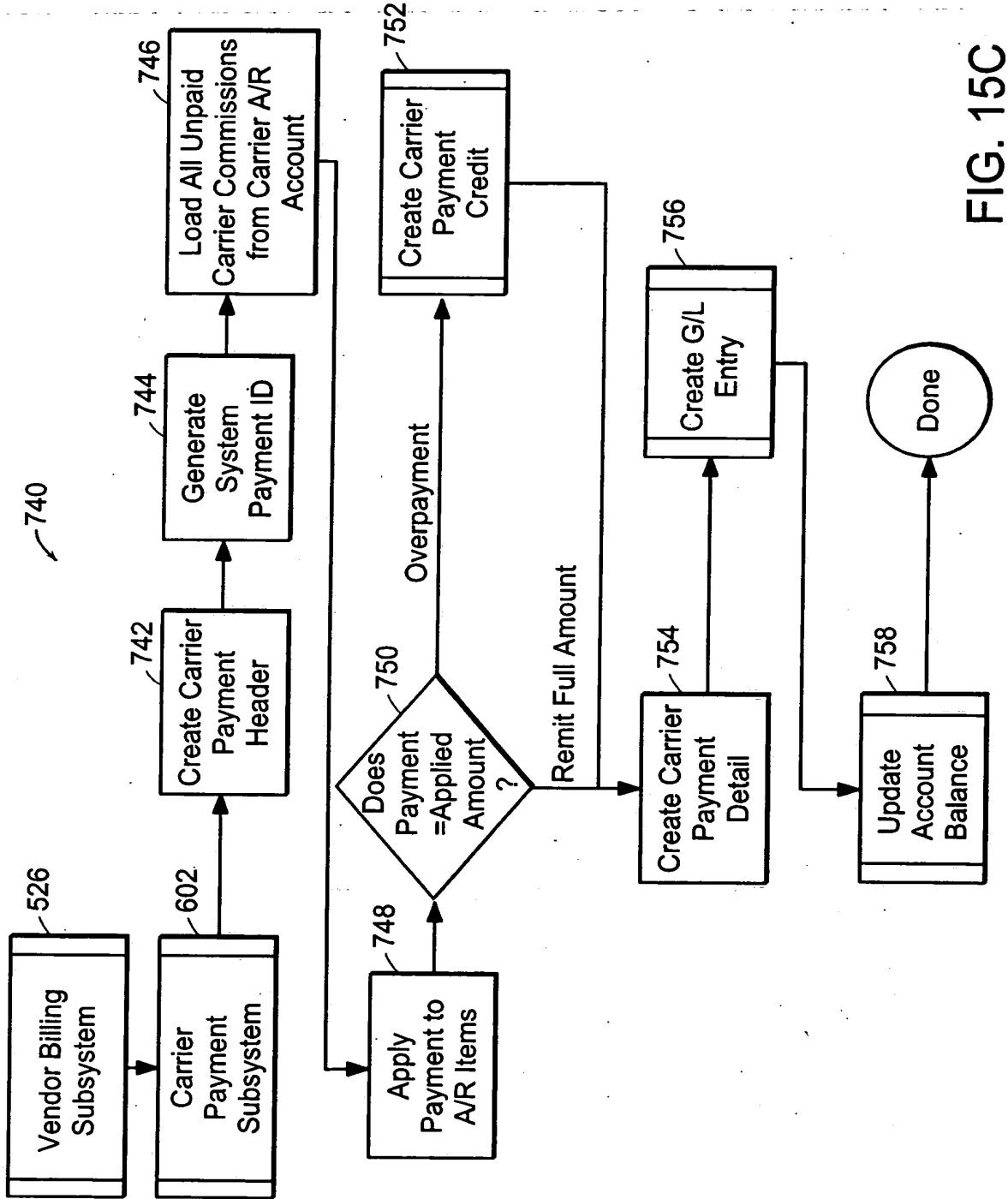
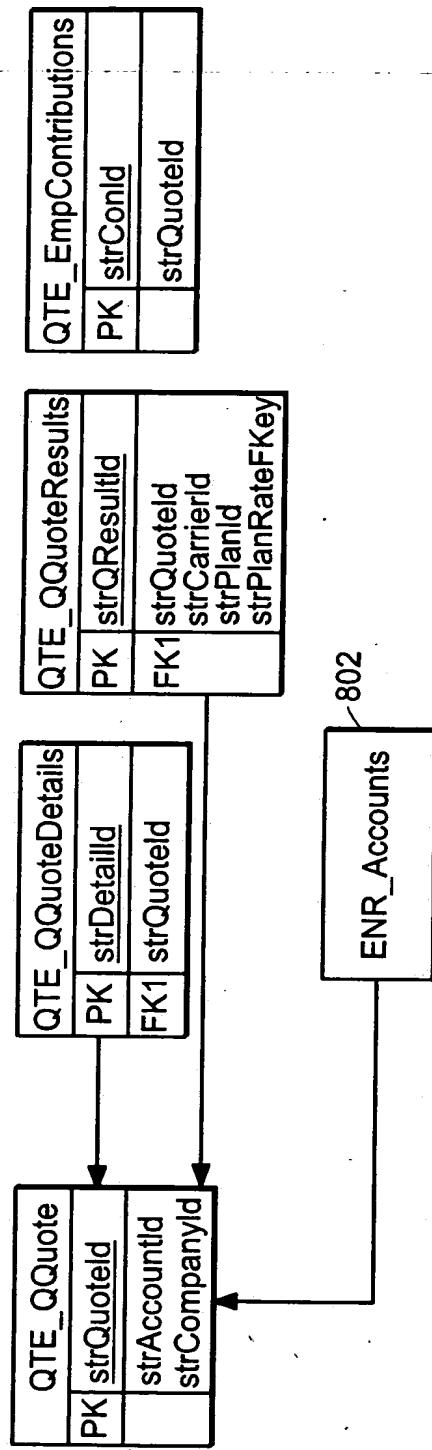


FIG. 15C

FIG. 16A-1
 FIG. 16A-2

FIG. 16A

800



802

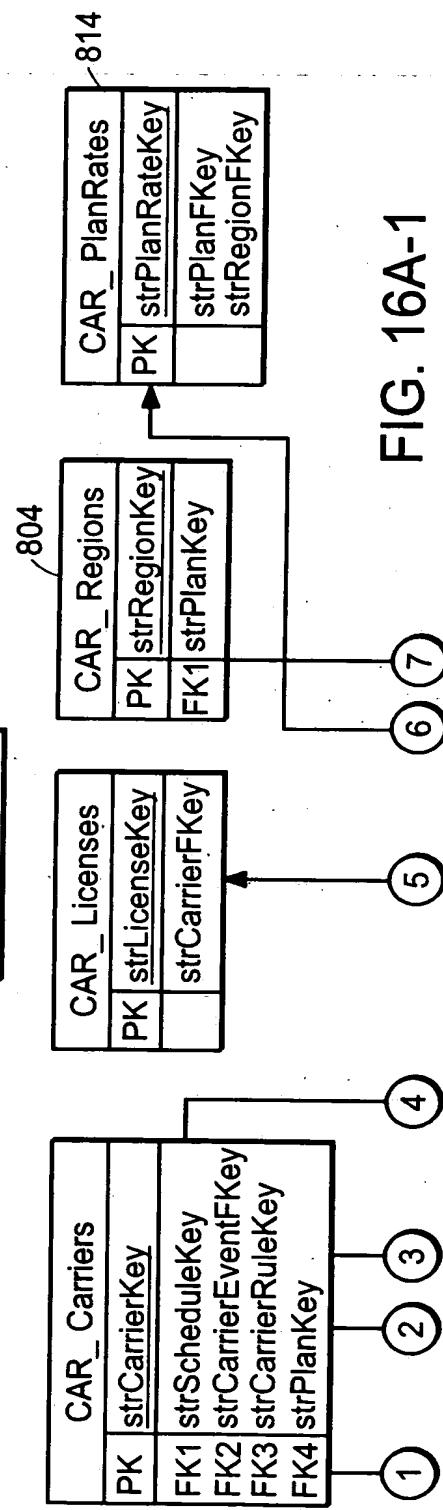


FIG. 16A-1

① ② ③ ④ ⑤ ⑥ ⑦

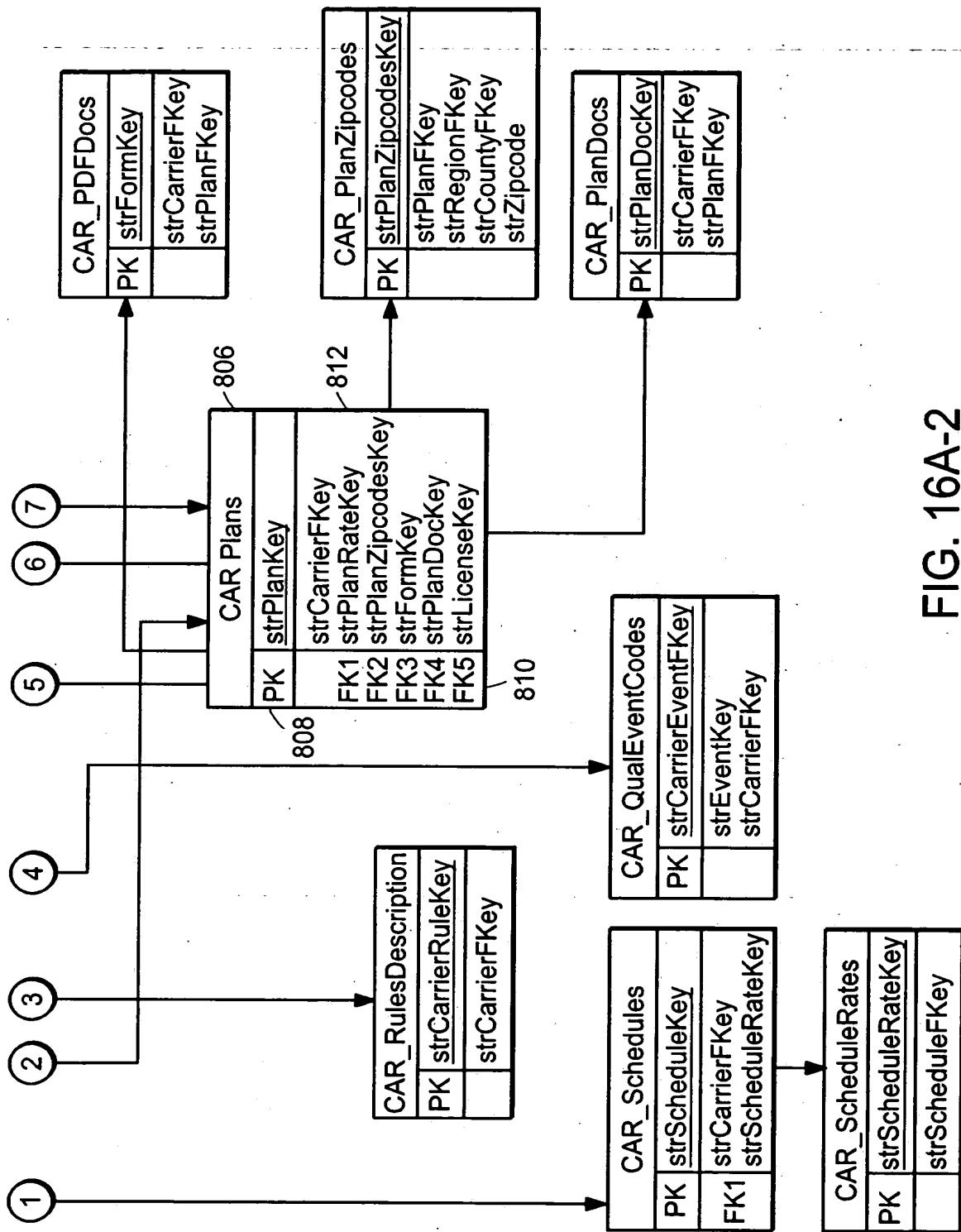
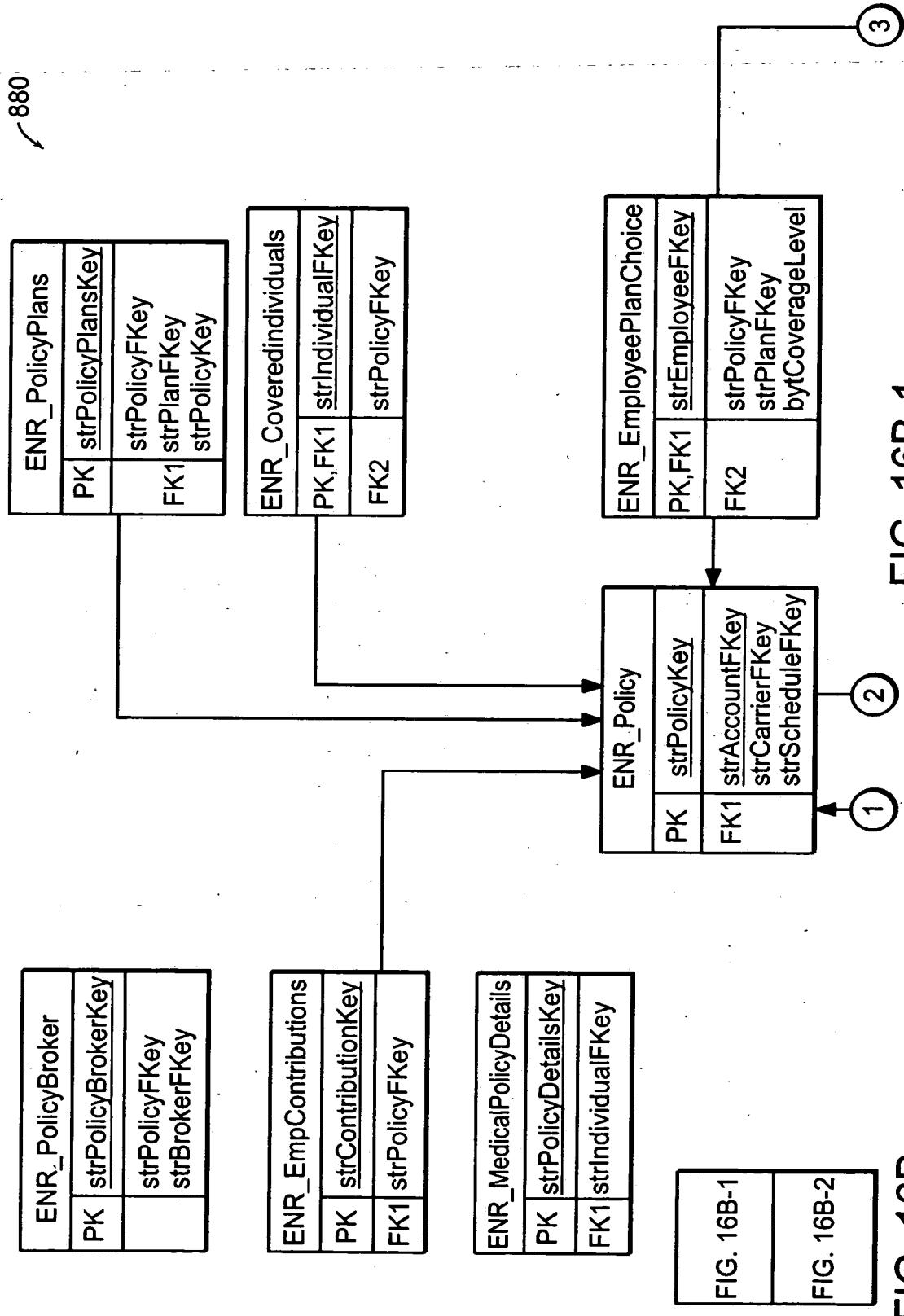


FIG. 16A-2



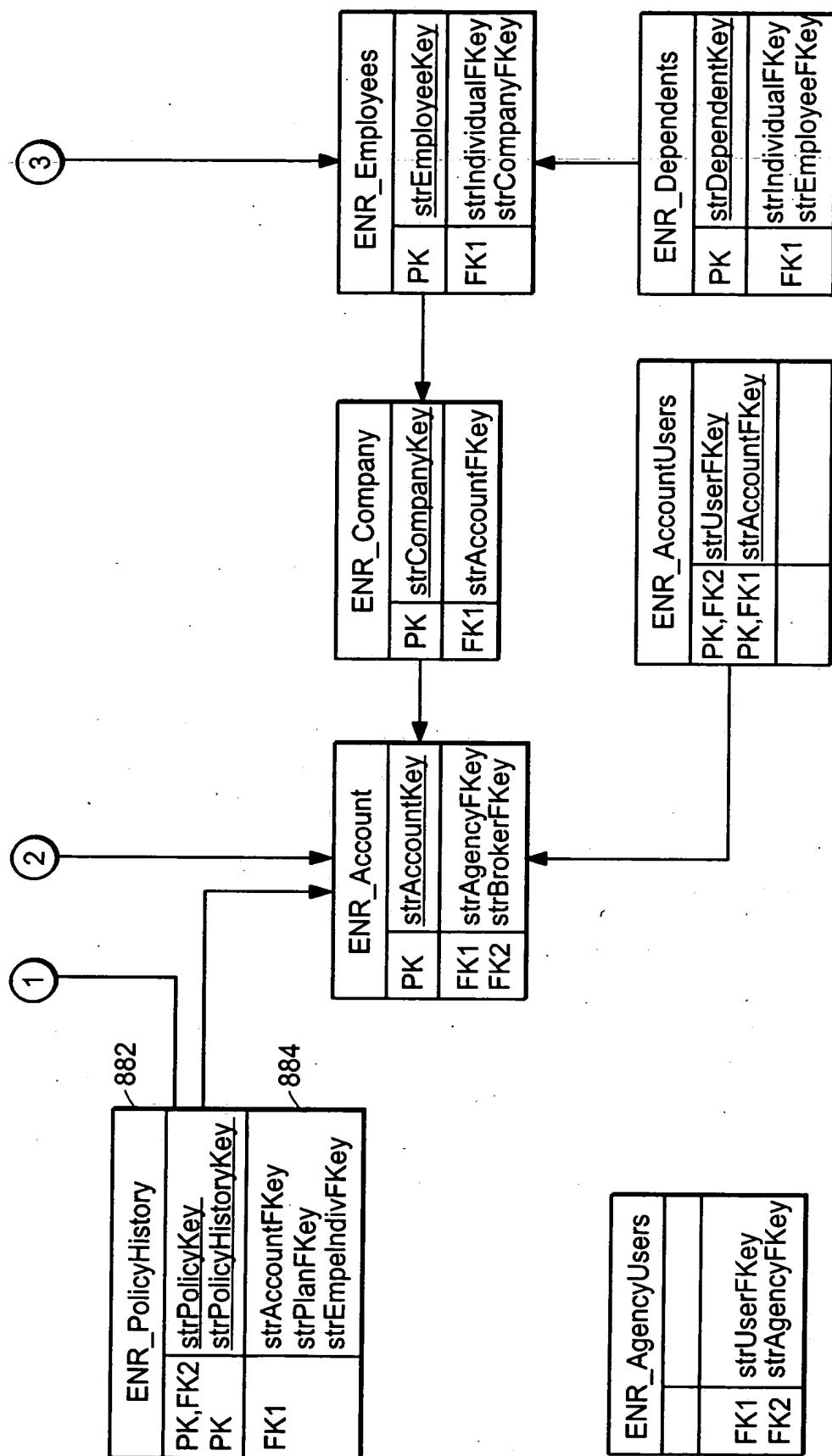


FIG. 16B-2

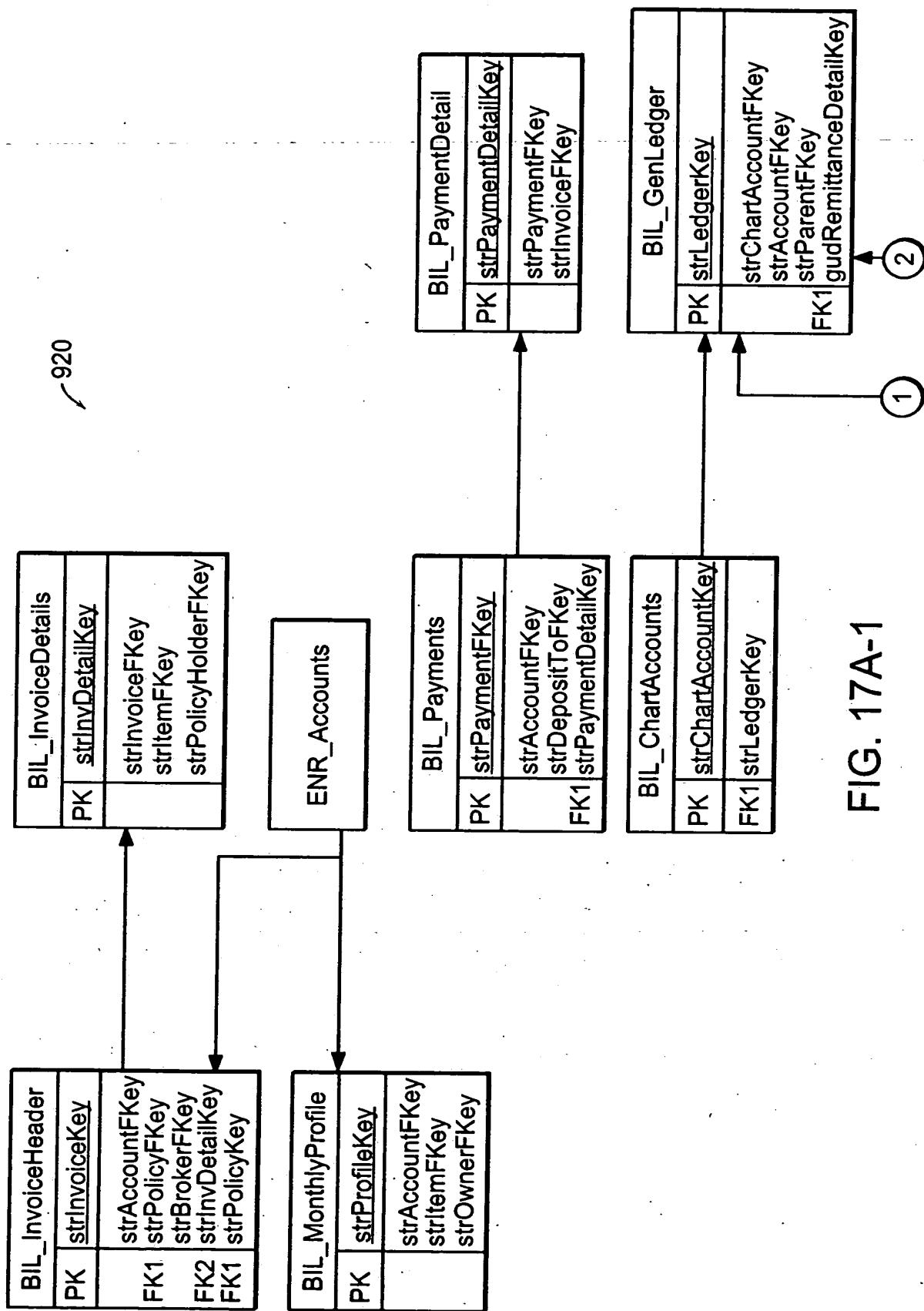


FIG. 17A-1

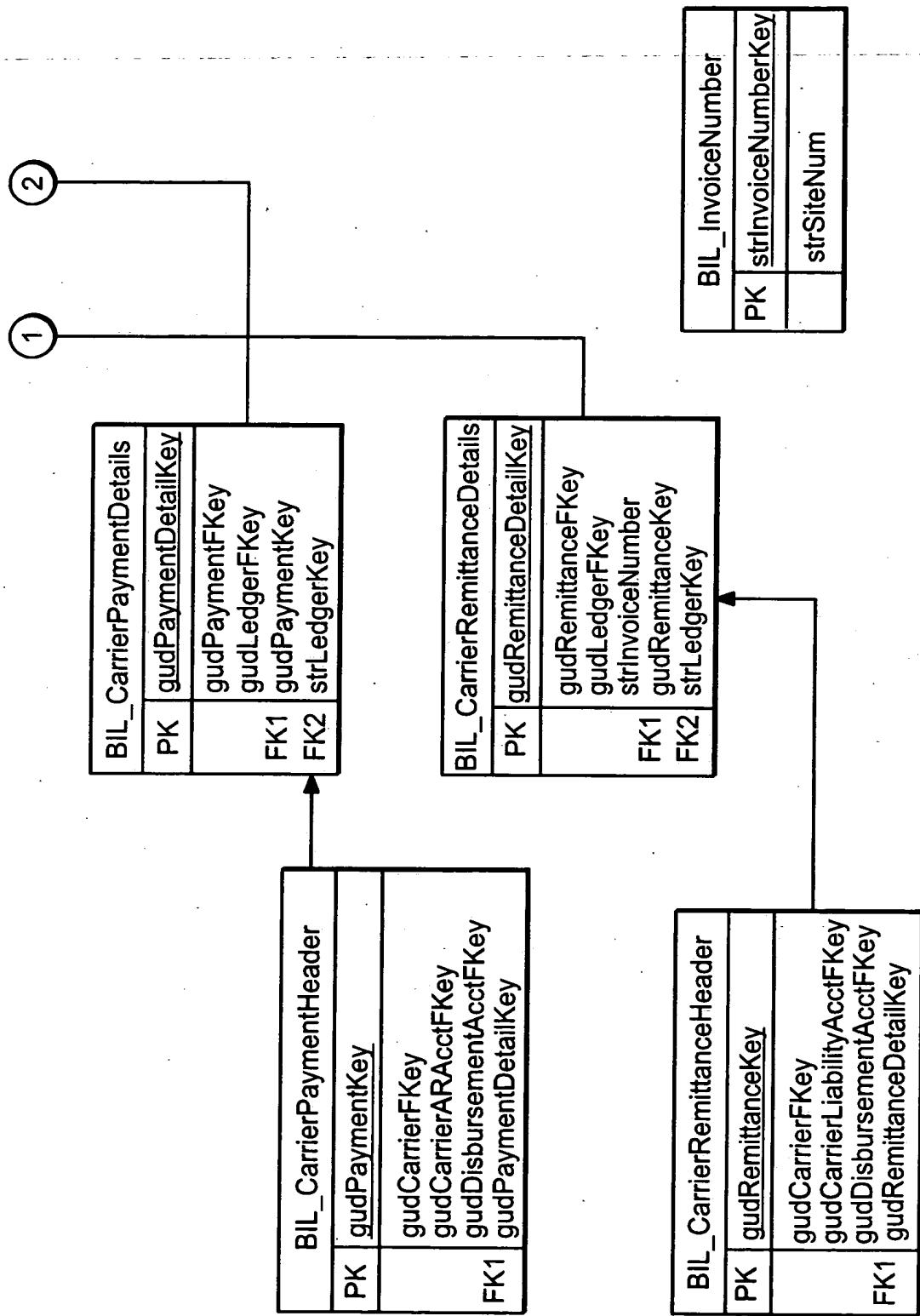
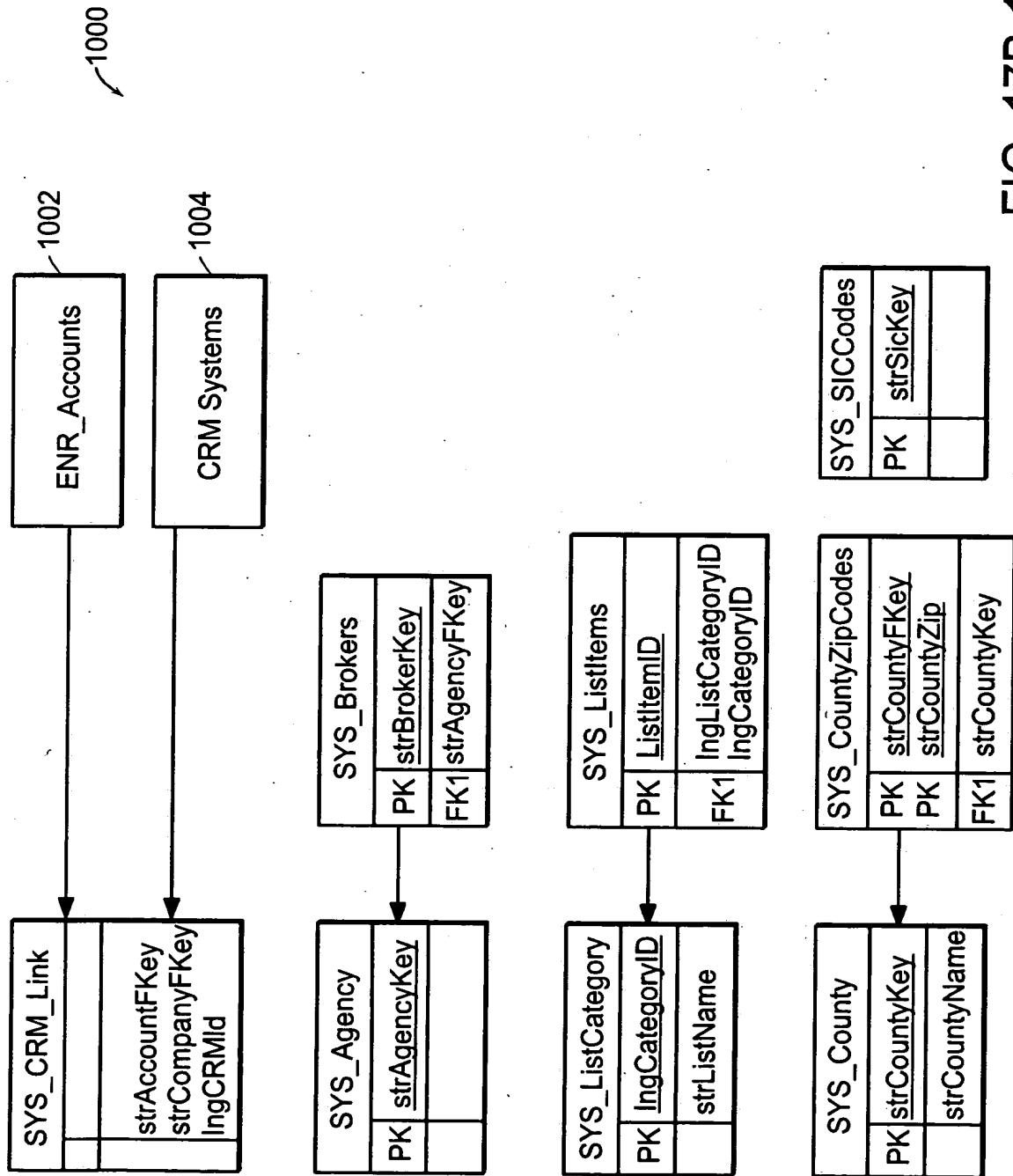
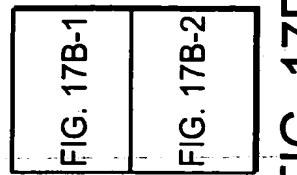


FIG. 17A-2

FIG. 17B



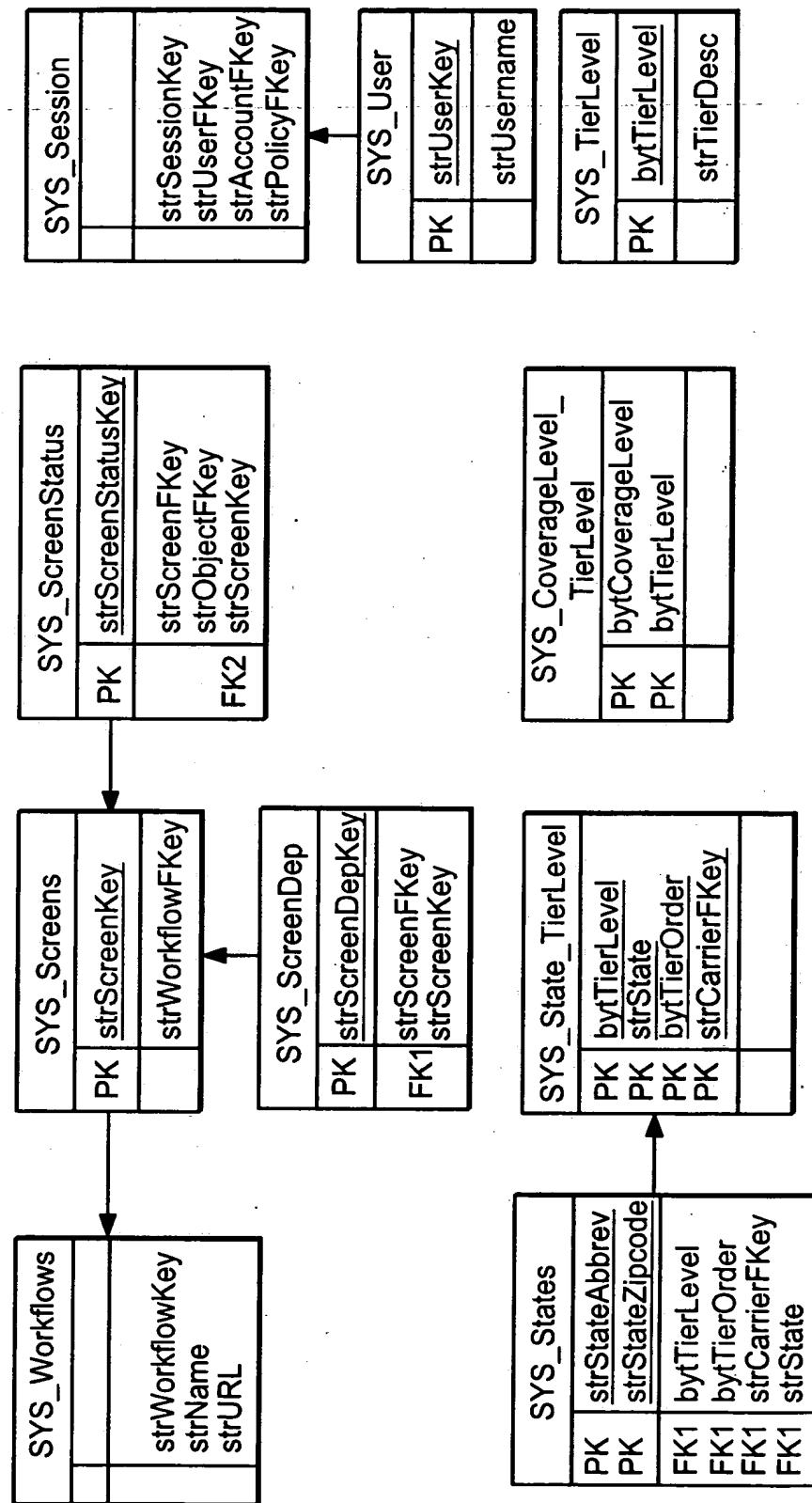
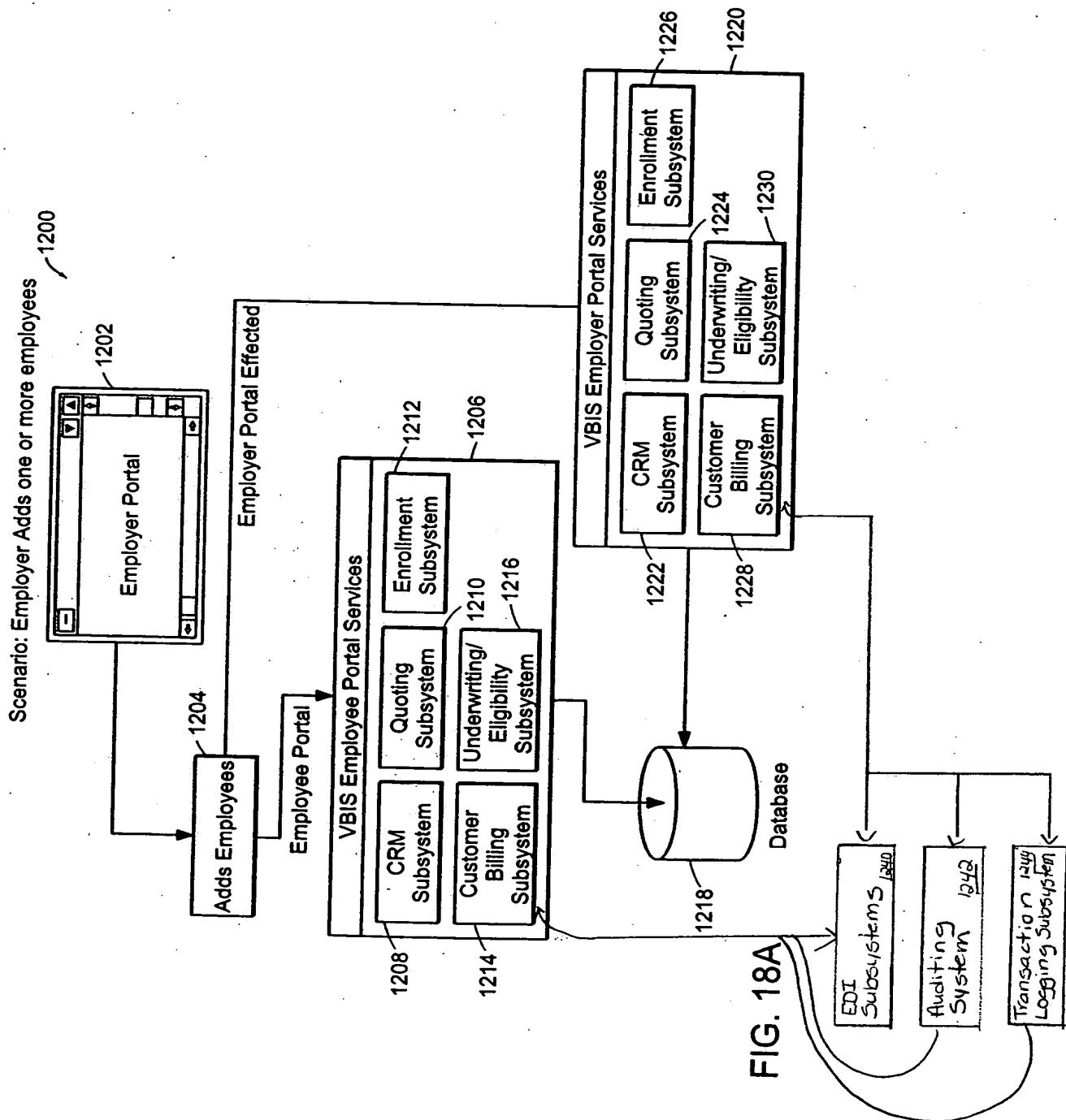


FIG. 17B-2



Scenario: Employee changes Zipcode through Employee Portal

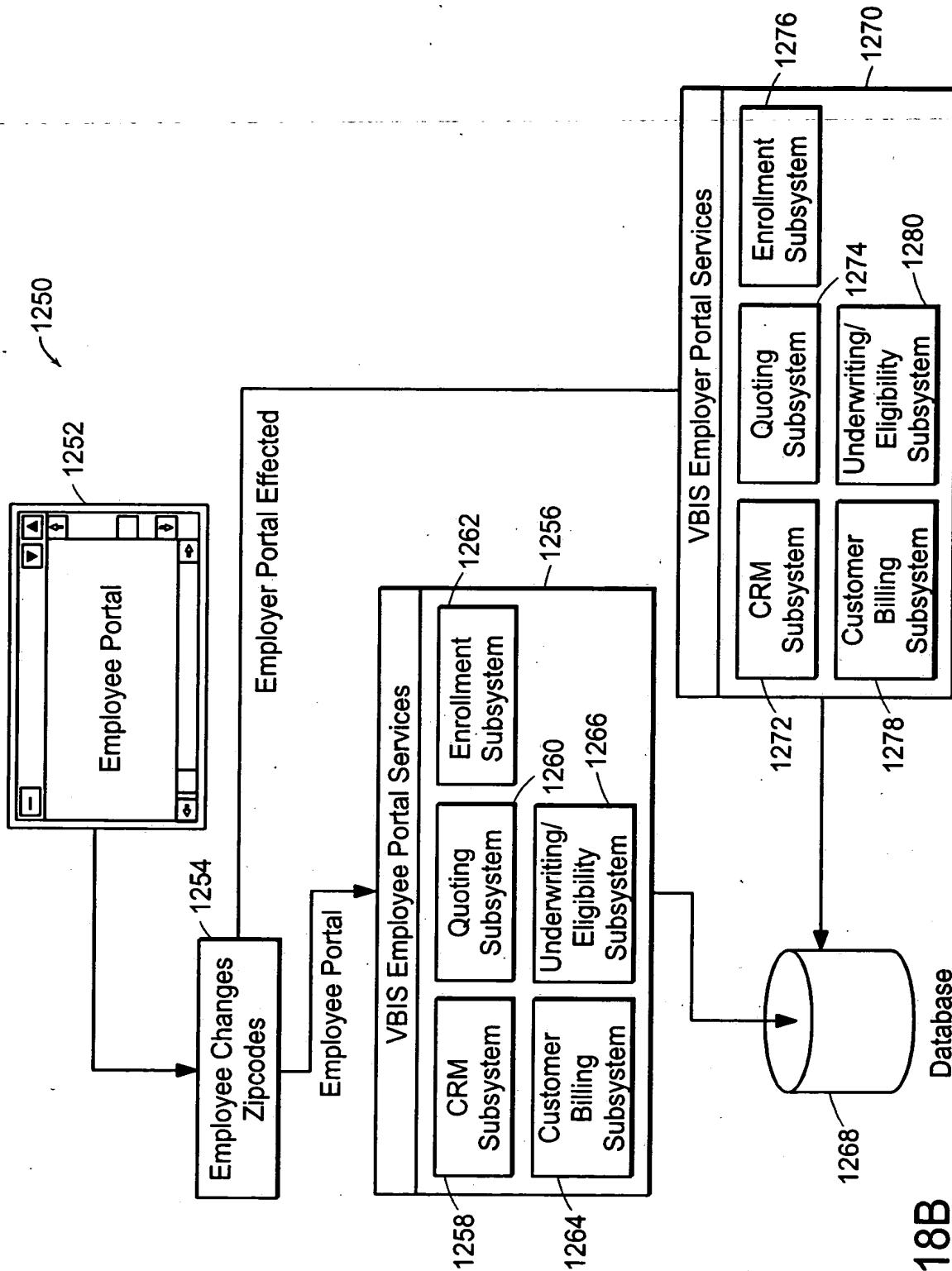


FIG. 18B

1300

Value Benefits Portal- Web Client-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back

Address

valueBenefits

ID 3033-Vernon Village Inc

In order to create quotes for an account, you must first set up a username and password that will access the account. To do this, click the Setup link next to a user and follow the instructions on that screen.

If you have already set a user up, you may click the Login link next to the user, and you will be logged into the system as that user.

| Account Access | | 1302 | 1304 | 1306 |
|-----------------|----------|----------|------------|--------------|
| User | Username | Password | Expires | |
| James Giulietti | vvi | vv17gold | 02/28/2003 | <u>Setup</u> |
| Ann Giulietti | | 5 to 9 | Not Set | <u>Login</u> |

Customer ID

Navigation Bar

- Individuals
- Companies
- Task Manager
- List Management
- Messenger
- Sales Tools
- Service Tools
- Internet Tools
- Collaboration
- Account Exec
- Account Info
- View Quotes
- Account Access

Ready

FIG. 19

1350

Value Benefits Portal- Web Client-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back History Go

Address Go

ValueBenefits ID 3033-Vernon Village Inc

Company User
Username Password
Expires On

Access permissions

Portal — 1352
 Quoting — 1354
 Public Enrollment — 1356
 Private Enrollment — 1358

Log into portal after save

Ready

Save Internet

FIG. 20

1370

Value Benefits Portal- Web Client-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back History

Address | https://secure.valuebenefits.com/ep_web/powerpage/main_frame.asp?Sessionfailed=true Go

ID 29 - Joe's Garage II

• LOOKUP QUOTE • VIEW QUOTE • CREATE NEW QUOTE

Customer ID

Navigation Bar

- Individuals
- Companies
- Task Manager
- List Management
- Messenger
- Sales Tools
- Service Tools
- Internet Tools
- Collaboration
- Account Exec
- Account Info
- View Quotes
- Account Access
- Customer Service
- Billing Dept.

Account Info.

Account Key: {F949E7F8-C360-4206-BC09-C1298058D099}
Account Name: Joe's Garage
Account Type: Company
Status Flag: Active

| Policy Number | Policy Type | Carrier | Exp. Date | Status |
|---------------|-------------|-------------|-----------|--------|
| | Medical | Empire BCBS | 10/1/2002 | Active |

© 2001 Value Benefits, Inc.

Ready Internet

FIG. 21

1400 ↙

Value Benefits Portal- Web Client-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorite History Go

Address | https://secure.valuebenefits.com/ep_web/powerpage/main_frame.asp?sessionfailredirect=true Go

ValueBenefits™ ?

ID 29 - Joe's Garage II

• LOOKUP QUOTE • ACCOUNT INFO. • CREATE NEW QUOTE

Customer ID 29

Navigation Bar

- Individuals
- Companies
- Task Manager
- List Management
- Messenger
- Sales Tools
- Service Tools
- Internet Tools
- Collaboration
- Account Exec
- Account Info
- View Quotes
- Account Access
- Customer Service
- Billing Dept.

View Quotes

| Quote Name | Company | Email | Password | Quote Date | Effective Date | Attach | Detach |
|----------------------------|--------------|-------|----------|------------|----------------|--------------------------|--------------------------|
| MyQuote 03-04-02 14- 56 | Joe's Garage | - | - | 3/4/2002 | 1/1/2002 | <input type="checkbox"/> | <input type="checkbox"/> |
| MyQuote 03-08-02 14- 52 | Joe's Garage | - | - | 3/8/2002 | 4/1/2002 | <input type="checkbox"/> | <input type="checkbox"/> |
| MyQuote 03-04-02 14- 55 | Joe's Garage | - | - | 3/4/2002 | 1/1/2002 | <input type="checkbox"/> | <input type="checkbox"/> |
| MyQuote 03-04-02 14- 55 | Joe's Garage | - | - | 3/4/2002 | 1/1/2002 | <input type="checkbox"/> | <input type="checkbox"/> |

Ready Internet

FIG. 22

-1450

| https://dgriffin/vbisenbleprototype/ Web Client-Microsoft Internet Explorer | | | | | | | | | | | | | | | | | | | | | |
|---|---------------------------------|----------|------------|--|--|----------------|--|-----|------------------|---------------------------------|---------------------------------|----------|---------|-----------|--------|-----|------------|------------|--------|------|------------|
| <input type="button" value="[-]"/> <input type="button" value="X"/> <input type="button" value="New Window"/> | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="File"/> <input type="button" value="Edit"/> <input type="button" value="View"/> <input type="button" value="Favorites"/> <input type="button" value="Tools"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Back"/> <input type="button" value="Forward"/> <input type="button" value="Stop"/> <input type="button" value="Home"/> <input type="button" value="Search"/> <input type="checkbox" value="Favorite"/> <input type="button" value="History"/> <input type="checkbox" value="Favorite"/> <input type="button" value="Print"/> <input type="checkbox" value="Print"/> <input type="button" value="Copy"/> <input type="checkbox" value="Copy"/> <input type="button" value="Paste"/> <input type="checkbox" value="Paste"/> | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Address"/> <input type="text" value="https://dgriffin/vbisenbleprototype/"/> <input type="button" value="Go"/> <input type="checkbox" value=""/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | |
| <h2>Account Maintenance for Joe's Garage</h2> | | | | | | | | | | | | | | | | | | | | | |
| <p>In order to create quotes for an account, you must first set up a username and password that will access the account. To do this, click the <u>Setup</u> link next to a user and follow the instructions on that screen.</p> | | | | | | | | | | | | | | | | | | | | | |
| <p>If you have already set a user up, you may click the <u>Login</u> link next to the user, and you will be logged into the system as that user</p> | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th colspan="4">Account Access</th> </tr> <tr> <th>User</th> <th>Username</th> <th>Password</th> <th>Expires</th> </tr> </thead> <tbody> <tr> <td>Joe Smith</td> <td>jsmith</td> <td>joe</td> <td>02/28/2002</td> </tr> <tr> <td>Mary Smith</td> <td>msmith</td> <td>mary</td> <td>02/28/2002</td> </tr> </tbody> </table> | | | | | | Account Access | | | | User | Username | Password | Expires | Joe Smith | jsmith | joe | 02/28/2002 | Mary Smith | msmith | mary | 02/28/2002 |
| Account Access | | | | | | | | | | | | | | | | | | | | | |
| User | Username | Password | Expires | | | | | | | | | | | | | | | | | | |
| Joe Smith | jsmith | joe | 02/28/2002 | | | | | | | | | | | | | | | | | | |
| Mary Smith | msmith | mary | 02/28/2002 | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th colspan="2">Account Access</th> </tr> <tr> <th>CSR</th> <th>Enrollment setup</th> </tr> </thead> <tbody> <tr> <td><input type="button" value=""/></td> <td><input type="button" value=""/></td> </tr> </tbody> </table> | | | | | | Account Access | | CSR | Enrollment setup | <input type="button" value=""/> | <input type="button" value=""/> | | | | | | | | | | |
| Account Access | | | | | | | | | | | | | | | | | | | | | |
| CSR | Enrollment setup | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value=""/> | <input type="button" value=""/> | | | | | | | | | | | | | | | | | | | | |

FIG. 23

1470

| Value Benefits Portal- Web Client-Microsoft Internet Explorer | | | | | |
|---|---|-------------------------------------|-------------------------------------|---------------------------------------|--|
| File | Edit | View | Favorites | Tools | Help |
| <input type="button" value="Back"/> | <input type="button" value="Forward"/> | <input type="button" value="Stop"/> | <input type="button" value="Home"/> | <input type="button" value="Search"/> | <input type="button" value="History"/> |
| <input type="button" value="Address"/> | https://secure.valuebenefits.com/ep_web/powerpage/main_frame.asp?sessionfailrect=true | | | | |
| <input type="button" value="Go"/> <input type="button" value="Help"/> <input type="button" value="New"/> <input type="button" value="Question"/> | | | | | |
| valueBenefits <input type="button" value="ID 29 - Joe's Garage II"/> <input type="button" value="INVOICE"/> <input type="button" value="PAYMENT"/> <input type="button" value="CREATE NEW ENROLLMENT"/> | | | | | |
| Customer ID <input type="text" value="29"/> <input type="button" value="Customer Info."/> | | | | | |
| Account Info. | | | | | |
| Account Key: {F949E7F8-C360-4206-BC09-C1298058D099} Account Name: Joe's Garage Company Active Status Flag: | | | | | |
| Enrollment Profile | | | | | |
| Employee | Plan | Coverage | Rate | Effective From | Last Invoice |
| Medical: EMPNY004 | | | | | |
| Barry Goldsmith | EMPNY004 | Ind+Spouse | \$442.08 | 10/1/2001 | 4/1/2002 |
| Cindy Smith | EMPNY002 | Family | \$811.98 | 10/1/2001 | 4/1/2002 |
| George Tapely | EMPNY004 | Ind+Child(ren) | \$397.87 | 10/1/2001 | 4/1/2002 |
| Joe Smith | EMPNY002 | Family | \$811.98 | 10/1/2001 | 4/1/2002 |
| Keith Brown | EMPNY002 | Ind+Spouse | \$540.62 | 10/1/2001 | 4/1/2002 |
| Larry Bird | EMPNY002 | Individual(Ind) | \$270.66 | 10/1/2001 | 4/1/2002 |
| | | | | \$3,275.19 | |
| | | | | \$3,275.19 | |
| <input type="button" value="Navigation Bar"/> <input type="button" value="Individuals"/> <input type="button" value="Companies"/> <input type="button" value="Task Manager"/> <input type="button" value="List Management"/> <input type="button" value="Messenger"/> <input type="button" value="Sales Tools"/> <input type="button" value="Service Tools"/> <input type="button" value="Internet Tools"/> <input type="button" value="Collaboration"/> <input type="button" value="Account Exec"/> <input type="button" value="Customer service"/> <input type="button" value="Account Info"/> <input type="button" value="Finish Account"/> <input type="button" value="View Invoices"/> <input type="button" value="View Payment"/> <input type="button" value="View Policies"/> <input type="button" value="View Discount Cards"/> <input type="button" value="Account Access"/> <input type="button" value="BOR Setup"/> <input type="button" value="Billing Dept."/> | | | | | |
| <input type="button" value="Ready"/> | | | | | |

FIG. 24

| Value Benefits Portal- Web Client-Microsoft Internet Explorer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|----------------|-------------|--------------|--------|--------|-------------|--------------|----------|------------|---|-------------|--------------|----------|------------|---|-------------|--------------|-----------|-------------|---|-------------|--------------|----------|-------------|---|-------------|--------------|----------|------------|---|
| File Edit View Favorites Tools Help Back | Address: https://secure.valuebenefits.com/ep_web/powerpage/main_frame.asp?sessionfailure=true | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ID 29 - Joe's Garage II | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Invoice List | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Invoice Number</th> <th>Company</th> <th>Invoice Date</th> <th>Amount</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>VBI0102-104</td> <td>Joe's Garage</td> <td>1/1/2002</td> <td>\$6,174.34</td> <td>0</td> </tr> <tr> <td>VBI0202-105</td> <td>Joe's Garage</td> <td>2/1/2002</td> <td>\$6,174.34</td> <td>0</td> </tr> <tr> <td>VBI1201-470</td> <td>Joe's Garage</td> <td>12/1/2001</td> <td>\$18,523.02</td> <td>0</td> </tr> <tr> <td>VBI0302-132</td> <td>Joe's Garage</td> <td>3/1/2002</td> <td>\$19,651.14</td> <td>0</td> </tr> <tr> <td>VBI0402-121</td> <td>Joe's Garage</td> <td>4/1/2002</td> <td>\$3,275.19</td> <td>0</td> </tr> </tbody> </table> | | Invoice Number | Company | Invoice Date | Amount | Status | VBI0102-104 | Joe's Garage | 1/1/2002 | \$6,174.34 | 0 | VBI0202-105 | Joe's Garage | 2/1/2002 | \$6,174.34 | 0 | VBI1201-470 | Joe's Garage | 12/1/2001 | \$18,523.02 | 0 | VBI0302-132 | Joe's Garage | 3/1/2002 | \$19,651.14 | 0 | VBI0402-121 | Joe's Garage | 4/1/2002 | \$3,275.19 | 0 |
| Invoice Number | Company | Invoice Date | Amount | Status | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VBI0102-104 | Joe's Garage | 1/1/2002 | \$6,174.34 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VBI0202-105 | Joe's Garage | 2/1/2002 | \$6,174.34 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VBI1201-470 | Joe's Garage | 12/1/2001 | \$18,523.02 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VBI0302-132 | Joe's Garage | 3/1/2002 | \$19,651.14 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VBI0402-121 | Joe's Garage | 4/1/2002 | \$3,275.19 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ©2001 Value Benefits, Inc. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

FIG. 25

1550

| Value Benefits Portal- Web Client-Microsoft Internet Explorer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| View | Favorites | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tools | Help | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Back"/> <input type="button" value="Forward"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Address | https://secure.valuebenefits.com/ep_web/powerpage/main_frame.asp?sessionfail=true <input type="button" value="Go"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="ValueBenefits"/> <input type="button" value="Navigation Bar"/> <input type="button" value="Customer ID"/> <input type="button" value="29"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Customer ID"/> <input type="button" value="Navigation Bar"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Individuals <input type="checkbox"/> Companies <input type="checkbox"/> Task Manager <input type="checkbox"/> List Management <input type="checkbox"/> Messenger <input type="checkbox"/> Sales Tools <input type="checkbox"/> Service Tools <input type="checkbox"/> Internet Tools <input type="checkbox"/> Collaboration <input type="checkbox"/> Account Exec <input type="checkbox"/> Customer Service | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Account Info <input type="checkbox"/> Finish Account <input type="checkbox"/> View Invoices <input type="checkbox"/> View Payments <input type="checkbox"/> View Policies <input type="checkbox"/> Discount Cards <input type="checkbox"/> Account Access <input type="checkbox"/> BOR Setup <input type="checkbox"/> Billing Dept. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ValueBenefits <input type="button" value="ID 29 - Joe's Garage II"/> <input type="button" value="Review Invoice Details"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Customer ID</td> <td>29</td> <td>Client</td> <td>Joe's Garage</td> <td>Invoice Num</td> <td>VBI0102-104</td> </tr> <tr> <td></td> <td></td> <td>Billing Address</td> <td>50 Freedom Street</td> <td>Invoice Date</td> <td>1/1/2002</td> </tr> <tr> <td></td> <td></td> <td>Contact</td> <td>Joseph Smith</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>Salesperson</td> <td>Connie McMahon</td> <td>Customer ID</td> <td>29</td> </tr> <tr> <td colspan="2"></td> <td>Plan ID</td> <td>Enrollee</td> <td>Gender</td> <td>Description</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Barry Goldsmith</td> <td>M</td> <td>Ind+Spouse</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>George Tapeley</td> <td>M</td> <td>Ind Child(ren)</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Larry Bird</td> <td>M</td> <td>Individual</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Joe Smith</td> <td>M</td> <td>Family</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Cindy Smith</td> <td>F</td> <td>Family</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Keith Brown</td> <td>M</td> <td>Ind+Spouse</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Larry Bird</td> <td>M</td> <td>Individual</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Keith Brown</td> <td>M</td> <td>Ind+Spouse</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Joe Smith</td> <td>M</td> <td>Family</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Cindy Smith</td> <td>F</td> <td>Family</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>Barry Goldsmith</td> <td>M</td> <td>Ind+Spouse</td> </tr> <tr> <td colspan="2"></td> <td>EMPNY</td> <td>George Tapeley</td> <td>M</td> <td>Ind Child(ren)</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>Rate</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$442.08</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$397.87</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$228.80</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$686.40</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$686.40</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$457.60</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$270.66</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$540.62</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$811.98</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$811.98</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$442.08</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$397.87</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$6,174.34</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$0.00</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$0.00</td> </tr> <tr> <td colspan="2"></td> <td colspan="4"></td> <td>\$0.00</td> </tr> </table> | | Customer ID | 29 | Client | Joe's Garage | Invoice Num | VBI0102-104 | | | Billing Address | 50 Freedom Street | Invoice Date | 1/1/2002 | | | Contact | Joseph Smith | | | | | Salesperson | Connie McMahon | Customer ID | 29 | | | Plan ID | Enrollee | Gender | Description | | | EMPNY | Barry Goldsmith | M | Ind+Spouse | | | EMPNY | George Tapeley | M | Ind Child(ren) | | | EMPNY | Larry Bird | M | Individual | | | EMPNY | Joe Smith | M | Family | | | EMPNY | Cindy Smith | F | Family | | | EMPNY | Keith Brown | M | Ind+Spouse | | | EMPNY | Larry Bird | M | Individual | | | EMPNY | Keith Brown | M | Ind+Spouse | | | EMPNY | Joe Smith | M | Family | | | EMPNY | Cindy Smith | F | Family | | | EMPNY | Barry Goldsmith | M | Ind+Spouse | | | EMPNY | George Tapeley | M | Ind Child(ren) | | | | | | | Rate | | | | | | | \$442.08 | | | | | | | \$397.87 | | | | | | | \$228.80 | | | | | | | \$686.40 | | | | | | | \$686.40 | | | | | | | \$457.60 | | | | | | | \$270.66 | | | | | | | \$540.62 | | | | | | | \$811.98 | | | | | | | \$811.98 | | | | | | | \$442.08 | | | | | | | \$397.87 | | | | | | | \$6,174.34 | | | | | | | \$0.00 | | | | | | | \$0.00 | | | | | | | \$0.00 |
| Customer ID | 29 | Client | Joe's Garage | Invoice Num | VBI0102-104 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Billing Address | 50 Freedom Street | Invoice Date | 1/1/2002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Contact | Joseph Smith | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Salesperson | Connie McMahon | Customer ID | 29 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Plan ID | Enrollee | Gender | Description | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Barry Goldsmith | M | Ind+Spouse | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | George Tapeley | M | Ind Child(ren) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Larry Bird | M | Individual | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Joe Smith | M | Family | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Cindy Smith | F | Family | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Keith Brown | M | Ind+Spouse | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Larry Bird | M | Individual | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Keith Brown | M | Ind+Spouse | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Joe Smith | M | Family | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Cindy Smith | F | Family | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | Barry Goldsmith | M | Ind+Spouse | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | EMPNY | George Tapeley | M | Ind Child(ren) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | | | | | | \$6,174.34 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Help"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> < | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Ready

FIG. 26

Docket No.: 082238.3000-101
Inventors: Patrick J. Houle, et al
Title: Integrated System...Insurance Products

| Value Benefits Portal- Web Client-Microsoft Internet Explorer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|-------------------------------------|-------------------------------------|---------------------------------------|--|----------------|-----------|---------|--------------|--------|--------|--------------|------|--------------|-----------|------------|---|--------------|------|---|----------|------------|---|--------------|------|---|----------|------------|---|
| File | | Edit | View | Favorites | Tools | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Back"/> | <input type="button" value="Forward"/> | <input type="button" value="Stop"/> | <input type="button" value="Home"/> | <input type="button" value="Search"/> | <input type="button" value="History"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Address"/> | <input type="text" value="https://secure.valuebenefits.com/ep_web/powerpage/main_frame.asp?sessionfailredirect=true"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Go"/> <input type="button" value="Help"/> <input type="button" value="Print"/> <input type="button" value="Copy"/> <input type="button" value="Paste"/> <input type="button" value="Find"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  Value Benefits™ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>ID 14797 - Alex Mahony Heating & AC</p> <p><input type="radio"/> ACCOUNT INFO. <input type="radio"/> INVOICE <input type="radio"/> CREATE NEW ENROLLMENT</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Customer ID <input type="text" value="29"/> <input type="button" value="Get Info"/></p> <p>Payment List</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Payment Number</th> <th>Ref. Num:</th> <th>Comment</th> <th>Payment Date</th> <th>Amount</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>VBIPO102-107</td> <td>2468</td> <td>Binder Check</td> <td>1/29/2002</td> <td>\$4,477.29</td> <td>0</td> </tr> <tr> <td>VBIPO402-103</td> <td>2684</td> <td>-</td> <td>4/8/2002</td> <td>\$4,477.29</td> <td>0</td> </tr> <tr> <td>VBIPO302-102</td> <td>2537</td> <td>-</td> <td>3/4/2002</td> <td>\$4,477.29</td> <td>0</td> </tr> </tbody> </table> | | | | | | Payment Number | Ref. Num: | Comment | Payment Date | Amount | Status | VBIPO102-107 | 2468 | Binder Check | 1/29/2002 | \$4,477.29 | 0 | VBIPO402-103 | 2684 | - | 4/8/2002 | \$4,477.29 | 0 | VBIPO302-102 | 2537 | - | 3/4/2002 | \$4,477.29 | 0 |
| Payment Number | Ref. Num: | Comment | Payment Date | Amount | Status | | | | | | | | | | | | | | | | | | | | | | | | |
| VBIPO102-107 | 2468 | Binder Check | 1/29/2002 | \$4,477.29 | 0 | | | | | | | | | | | | | | | | | | | | | | | | |
| VBIPO402-103 | 2684 | - | 4/8/2002 | \$4,477.29 | 0 | | | | | | | | | | | | | | | | | | | | | | | | |
| VBIPO302-102 | 2537 | - | 3/4/2002 | \$4,477.29 | 0 | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Navigation Bar</p> <ul style="list-style-type: none"> <input type="checkbox"/> Individuals <input type="checkbox"/> Companies <input type="checkbox"/> Task Manager <input type="checkbox"/> List Management <input type="checkbox"/> Messenger <input type="checkbox"/> Sales Tools <input type="checkbox"/> Service Tools <input type="checkbox"/> Internet Tools <input type="checkbox"/> Collaboration <input type="checkbox"/> Account Exec <input type="checkbox"/> Customer Service <input checked="" type="checkbox"/> Account Info | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Ready <input type="button" value="Internet"/></p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

FIG. 27

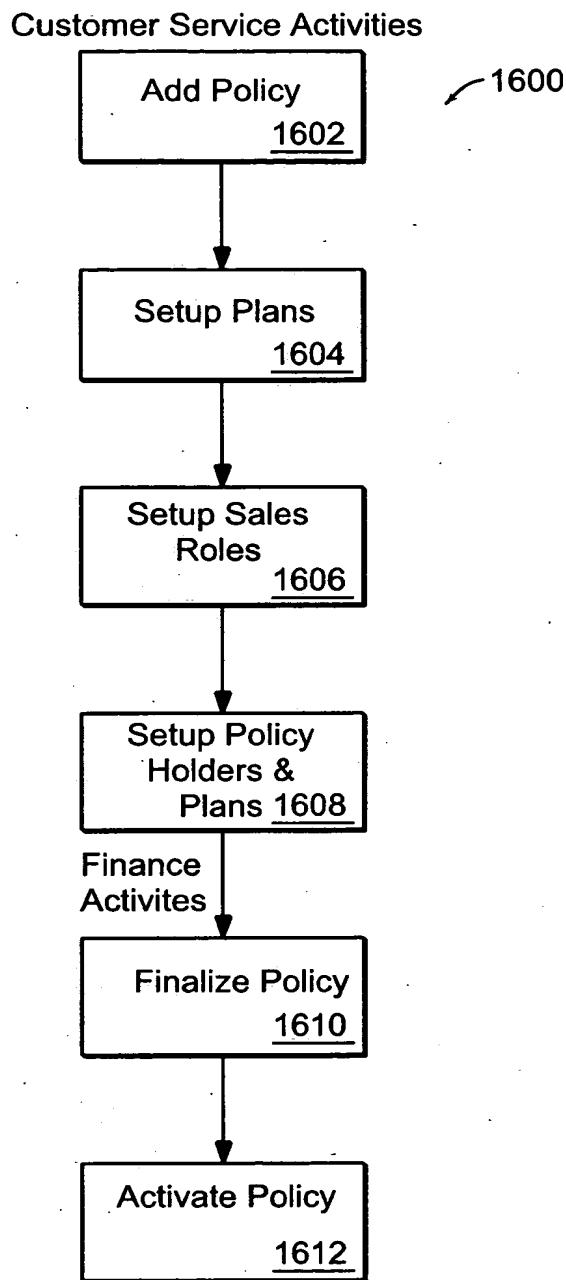


FIG. 28

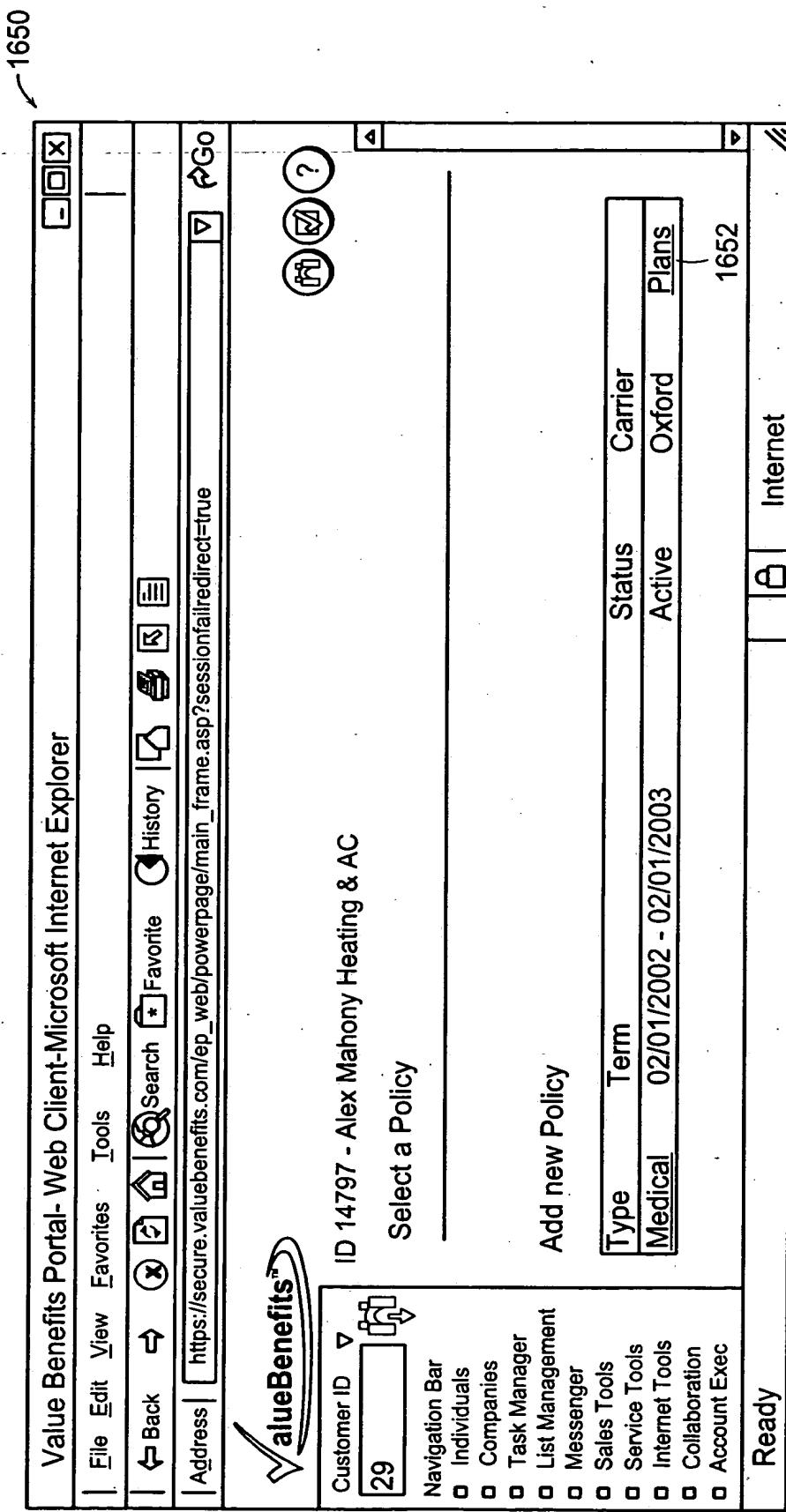


FIG. 29

1700

Value Benefits Portal- Web Client-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back

Address Go

valueBenefits

Customer ID Navigation Bar

- Individuals
- Companies
- Task Manager
- List Management
- Messenger
- Sales Tools
- Service Tools
- Internet Tools
- Collaboration
- Account Exec
- Customer Service
- Finish Account
- Account Info
- View Invoices
- View Payments
- View Policies
- Discount Cards
- Account Access
- BOR Setup
- Billing Dept.
- Carrier Details
- Finance

ID 29 - Joe's Garage II
Policy Information

Edit the fields below and push save when you are finished.

Policy Information

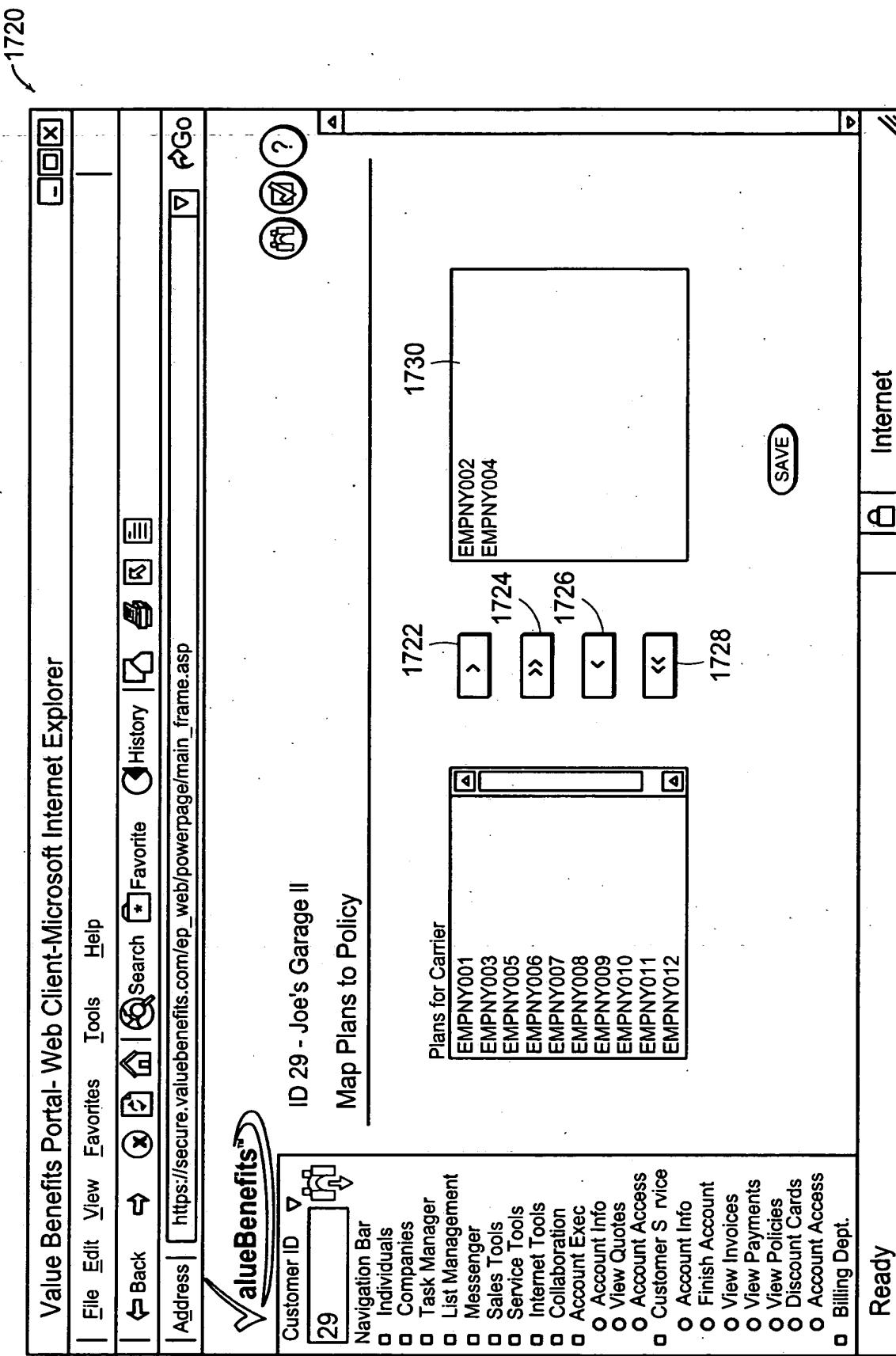
Policy Name: Commission From:
Policy Num: Commission To:
Effective From: 11/1/2002 Account Type: In House Rates
Effective To: 1/1/2003 Carrier Oxford

Billing Address

Address 1:
Address 2:
City: State:
Zip code:

Ready

FIG. 30



1750

Value Benefits Portal- Web Client-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorite History

Address Go

Value Benefits ID 29 - Joe's Garage Assign Policy Roles

Customer ID

Navigation Bar

- Individuals
- Companies
- Task Manager
- List Management
- Messenger
- Sales Tools
- Service Tools
- Internet Tools
- Collaboration
- Account Exec
- Customer Service
- Finish Account
- Account Info
- View Invoices
- View Payments
- View Policies
- Discount Cards
- Account Access
- BOR Setup
- Billing Dept.
- Carrier Details
- Finance

Select which broker will have a role on this policy. Select a role, then a broker and push the Add Below button.

*Brokers

| |
|-------------------|
| Connie McMahon |
| Rosemarie Connell |
| Bryan Allan |
| Jim Gagner |
| Dan Johnson |

Broker Role Start Date

Ready Local Intranet

FIG. 32

1780

Value Benefits Portal- Web Client-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back History Address

ValueBenefits™

ID 29 - Joe's Garage

Policy Setup

| Enrollee(First Middle Last Name) | Gender | DOB | SSN | Plan | Coverage |
|----------------------------------|--------|----------|------------|----------|-----------------|
| Joe Smith | Male | 1/1/1955 | 9999999999 | OXFNY001 | Individual(Ind) |
| Mark Hammel | Male | 1/1/1955 | 9999999999 | OXFNY001 | Ind + Spouse |
| James Hammel | Female | 1/1/1955 | 9999999999 | OXFNY003 | Family |

The employees below can be added to the policy by selecting the employee and clicking "Attach"

Customer ID Navigation Bar

- Individuals
- Companies
- Task Manager
- List Management
- Messenger
- Sales Tools
- Tools
- Internet Tools
- Collaboration
- Account Exec
- Customer Service
- Finish Account
- Account Info
- View Invoices
- View Payments
- View Policies

Ready

FIG. 33

1850

Value Benefits Portal- Web Client-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Search Home History Favorites * Search History Back Forward Go

Address: https://vhis2/ep_web/powerpage/main_frame.asp

Value Benefits ID 29 - Joe's Garage Select a Policy

Customer ID: 29 Account Name: Joe's Garage CIN: 29

Navigation Bar

- Customer ID
- Individuals
- Companies
- Task Manager
- List Management
- Messenger
- Sales Tools
- Service Tools
- Int. met Tools
- Collaboration
- Account Exec
- Customer Service
- Billing Dept.
- Carrier Details
- Finance

| Policy Type | Carrier | Eff. From | Eff. To | Commissions | Schedule | Status | Setup | Details |
|-------------|---------|-----------|----------|-------------|-----------------|-------------|-------|---------|
| Medical | Oxford | 1/1/2002 | 1/1/2003 | | Oxford Schedule | Pending | | |
| Medical | Oxford | 1/1/2002 | 1/1/2003 | | Oxford Schedule | In Progress | | |
| Medical | Oxford | 1/1/2002 | 1/1/2003 | | Oxford Schedule | In Progress | | |

Ready

Local Intranet

FIG. 34

1870

FIG. 35

1900

| Value Benefits Portal- Web Client-Microsoft Internet Explorer | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|-----------------|----------|----------------|-------------------|----------------|---------------|-------------|----------|--------|----------|----------|-------------------|-----------|----------|-----------------|----------|----------|-------------------|-------------|----------|------------|----------|----------|-------------------|
| <input type="button" value="File"/> <input type="button" value="Edit"/> <input type="button" value="View"/> <input type="button" value="Favorites"/> <input type="button" value="Tools"/> <input type="button" value="Help"/> | <input type="button" value="Back"/> <input type="button" value="Forward"/> <input type="button" value="Home"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Print"/> <input type="button" value="Print Preview"/> <input type="button" value="Print All"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="text" value="Address"/> <input type="text" value="https://vhis2/ep_web/powerpage/main_frame.asp"/> | <input type="button" value="Go"/> <input type="button" value="Help"/> | | | | | | | | | | | | | | | | | | | | | | | | |
|  ID 29 - Joe's Garage Enrollment Details | | | | | | | | | | | | | | | | | | | | | | | | | |
| Customer ID <input type="text" value="29"/> | <input type="button" value="Billing History"/> <input type="button" value="Show Active Billing"/> <input type="button" value="Refresh"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| Navigation Bar <ul style="list-style-type: none"> <input type="checkbox"/> Individuals <input type="checkbox"/> Companies <input type="checkbox"/> Task Manager <input type="checkbox"/> List Management <input type="checkbox"/> Messenger <input type="checkbox"/> Sales Tools <input type="checkbox"/> Service Tools <input type="checkbox"/> Internet Tools <input type="checkbox"/> Collaboration <input type="checkbox"/> Account Exec <input type="checkbox"/> Customer Service <input type="checkbox"/> Billing Dept. <input type="checkbox"/> Carrier Details <input type="checkbox"/> Finance <input type="checkbox"/> Finance Setup | | | | | | | | | | | | | | | | | | | | | | | | | |
| Enrollment Details Click on the override link beside the record you wish to edit. <table border="1"> <thead> <tr> <th>Employee</th> <th>Plan</th> <th>Coverage</th> <th>Rate</th> <th>Effective From</th> <th>Last Invoiced</th> </tr> </thead> <tbody> <tr> <td>Jane Hammel</td> <td>OXENY003</td> <td>Family</td> <td>\$964.77</td> <td>1/1/2002</td> <td>1/1/9000 Override</td> </tr> <tr> <td>Joe Smith</td> <td>OXENY001</td> <td>Individual(Ind)</td> <td>\$384.96</td> <td>1/1/2002</td> <td>1/1/9000 Override</td> </tr> <tr> <td>Mark Hammel</td> <td>OXENY001</td> <td>Ind+Spouse</td> <td>\$769.92</td> <td>1/1/2002</td> <td>1/1/9000 Override</td> </tr> </tbody> </table> <p><<First <Previous 1 of 1 Next>Last>></p> | | Employee | Plan | Coverage | Rate | Effective From | Last Invoiced | Jane Hammel | OXENY003 | Family | \$964.77 | 1/1/2002 | 1/1/9000 Override | Joe Smith | OXENY001 | Individual(Ind) | \$384.96 | 1/1/2002 | 1/1/9000 Override | Mark Hammel | OXENY001 | Ind+Spouse | \$769.92 | 1/1/2002 | 1/1/9000 Override |
| Employee | Plan | Coverage | Rate | Effective From | Last Invoiced | | | | | | | | | | | | | | | | | | | | |
| Jane Hammel | OXENY003 | Family | \$964.77 | 1/1/2002 | 1/1/9000 Override | | | | | | | | | | | | | | | | | | | | |
| Joe Smith | OXENY001 | Individual(Ind) | \$384.96 | 1/1/2002 | 1/1/9000 Override | | | | | | | | | | | | | | | | | | | | |
| Mark Hammel | OXENY001 | Ind+Spouse | \$769.92 | 1/1/2002 | 1/1/9000 Override | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Back"/> <input type="button" value="Local Intranet"/> | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Ready"/> | | | | | | | | | | | | | | | | | | | | | | | | | |

FIG. 36

1920

Value Benefits Portal- Web Client-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back History

Address Go

valueBenefits

Customer ID

Navigation Bar

- Individuals
- Companies
- Task Manager
- List Management
- Messenger
- Sales Tools
- Service Tools
- Internet Tools
- Collaboration
- Account Exec
- Customer Service
- Billing Dept.
- Carrier Details
- Finance
- Finance Setup

Current Enrollment

| | |
|--------------|----------------|
| Account Name | Joe's Garage |
| Carrier | Oxford |
| Policy Type | Medical |
| Account Type | In House Rates |
| Policy Name | |
| Policy Num | |

Employee

| | |
|----------------|-----------------------------|
| Current | Update |
| James Hammel | |
| Date of Birth | 1/1/1955 |
| SSN | 9999999999 |
| Plan | OXFNY003 |
| Plan Desc | OXFNY003 \$20 OVP. \$0 imp. |
| Coverage | |
| Rate | |
| Effective From | |
| Effective To | |
| Last Involved | |

Ready

FIG. 37

1950

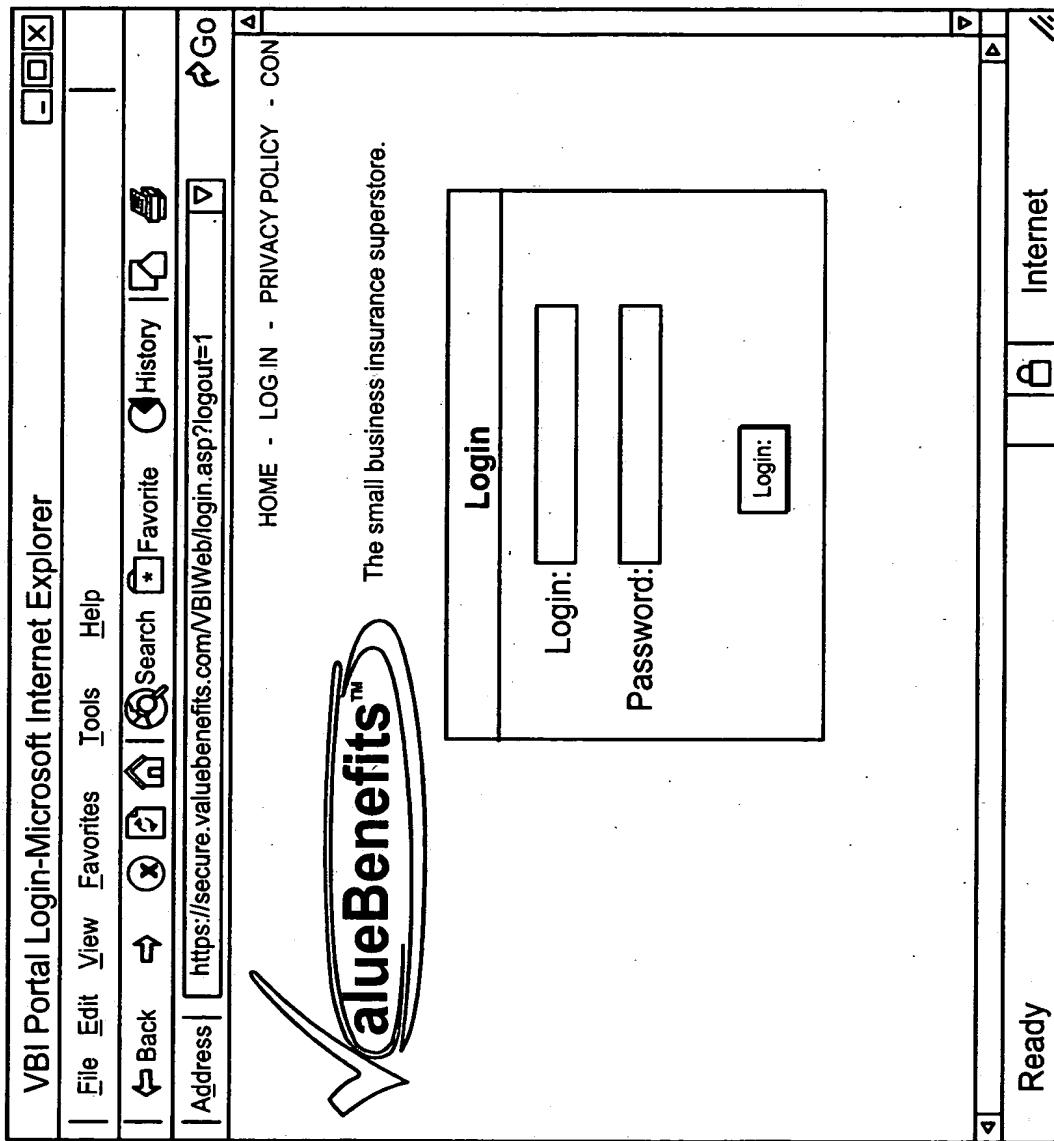


FIG. 38

1970

<https://vbiis2/vbiweb/Portal.asp> - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites History Home Go

Address: https://vbiis2/vbiweb/Portal.asp

HOME - LOGIN - PRIVACY POLICY - CONTACT US - SITE MAP

valueBenefits™ The small business insurance superstore.

My Account

Welcome Joe's Garage to Value Benefits' Employer Portal. Your customer information number (CIN) is 291972

Profiles

Company Profiles
Employee Profiles

Comparisons
Create New
Review Previous

Enrollment
Enrollment Wizard
Current Enrollment
Discount Cards

Previous Quotes

| Quote Name | Quote Date | Company | Preview | Edit | Delete |
|------------------|------------|-----------|--------------|---------|----------------|
| MyQuote_01-21-02 | 16-33 | 1/21/2002 | Joe's Garage | Preview | Edit Delete |
| MyQuote_01-16-02 | 10-28 | 1/16/2002 | Joe's Garage | Preview | Edit Delete |

Coverage Profile

| Type | Effective Coverage | Carrier | Details |
|---------|--------------------|---------|---------|
| Medical | 1/1/2002 | OXFNY | |

Value Benefits Insurance Agency, Inc.
250 Commercial St.
Worcester, MA 01608
(877) 941-5005 toll free
(508) 831-3130 fax
www.valuebenefits.com

For more information send us an email at
info@valuebenefits.com
©2001 Value Benefits Insurance Agency, Inc.

Done Local Intranet

FIG. 39

2000

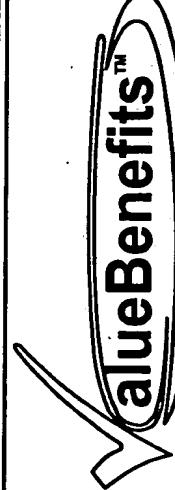
| https://secure.valuebenefits.com/VBI/Web/Portal.asp-Microsoft Internet Explorer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--|--|--|--|--|--|--|--|----------|---------------------|--|--|------------------|---|--|--|-------------------|--|--|--|-------------|--|--|--|------------|--|--|--|-----------------|--|--|--|------------|---|--|--|-------------------|---|--|--|--------------------|---|--|--|----------------|---|--|--|---|--|--|--|--|--|--|--|--|--|----------------|--|--|--|--|--|--|--|--|--|
| <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> File Edit View Favorites Tools Help </div> <div style="display: flex; justify-content: space-between;"> <input type="button" value="↶ Back"/> <input type="button" value="↷ Forward"/> <input type="button" value="↶ History"/> <input type="button" value="↷ History"/> <input type="button" value="↶ Favorites"/> <input type="button" value="↷ Favorites"/> <input type="button" value="🔍 Search"/> <input type="button" value="🖨 Print"/> <input type="button" value="⎙ Print"/> <input type="button" value="⎙ Print"/> </div> <div style="display: flex; justify-content: space-between;"> <input type="button" value="Address"/> <input type="text" value="https://secure.valuebenefits.com/VBI/Web/Portal.asp"/> <input type="button" value="Go"/> <input type="button" value="↶ Go"/> </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  <p>The small business insurance superstore.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div style="display: flex; justify-content: space-between;"> HOME LOG IN PRIVACY POLICY CONTACT US SITE MAP <input type="button" value="SAVE"/> </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>My Account</p> <p>Please note that all fields marked with a * are required.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Profiles</td> <td colspan="3">Company Information</td> </tr> <tr> <td>Company Profiles</td> <td colspan="3"> <input type="text" value="Joe's Garage"/> *Company Name <input type="text" value="Joseph Smith"/> *Contact Name <input type="text" value="50 Freedom Street"/> *Address 1 <input type="text" value="# 2"/> Address 2 <input type="text" value="New York"/> *City, State Zipcode <input type="text" value="NY"/> *County <input type="text" value="10020"/> *Zipcode </td> </tr> <tr> <td>Employee Profiles</td> <td colspan="3"> <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode </td> </tr> <tr> <td>Comparisons</td> <td colspan="3"> <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode </td> </tr> <tr> <td>Create New</td> <td colspan="3"> <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode </td> </tr> <tr> <td>Review Previous</td> <td colspan="3"> <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode </td> </tr> <tr> <td>Enrollment</td> <td colspan="3"> <input type="text" value="Email"/> *Email <input type="text" value="Website"/> *Website <input type="text" value="Billing Information"/> *Billing Information </td> </tr> <tr> <td>Enrollment Wizard</td> <td colspan="3"> <input type="text" value="50 Freedom Street"/> *Address 1 <input type="text" value="# 2"/> Address 2 <input type="text" value="New York"/> *City, State Zipcode <input type="text" value="NY"/> *County <input type="text" value="10020"/> *Zipcode </td> </tr> <tr> <td>Current Enrollment</td> <td colspan="3"> <input type="text" value="Discount Cards"/> </td> </tr> <tr> <td>Discount Cards</td> <td colspan="3"> <input type="text" value="Value Benefits Insurance Agency, Inc."/> *Company Name <input type="text" value="250 Commercial St."/> *Address 1 <input type="text" value="Worcester, MA 01608"/> *Address 2 <input type="text" value="877) 941-5005 toll free"/> *Phone Number <input type="text" value="(508) 831-3130 fax"/> *Fax Number <input type="text" value="www.valuebenefits.com"/> *Website <input type="text" value="info@valuebenefits.com"/> *Email Address </td> </tr> <tr> <td colspan="10" style="text-align: right;"> For more information send us an email at info@valuebenefits.com ©2001 Value Benefits Insurance Agency, Inc. </td> </tr> <tr> <td colspan="10" style="text-align: right;"> Local Intranet </td> </tr> </table> | | | | | | | | | | Profiles | Company Information | | | Company Profiles | <input type="text" value="Joe's Garage"/> *Company Name <input type="text" value="Joseph Smith"/> *Contact Name <input type="text" value="50 Freedom Street"/> *Address 1 <input type="text" value="# 2"/> Address 2 <input type="text" value="New York"/> *City, State Zipcode <input type="text" value="NY"/> *County <input type="text" value="10020"/> *Zipcode | | | Employee Profiles | <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode | | | Comparisons | <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode | | | Create New | <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode | | | Review Previous | <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode | | | Enrollment | <input type="text" value="Email"/> *Email <input type="text" value="Website"/> *Website <input type="text" value="Billing Information"/> *Billing Information | | | Enrollment Wizard | <input type="text" value="50 Freedom Street"/> *Address 1 <input type="text" value="# 2"/> Address 2 <input type="text" value="New York"/> *City, State Zipcode <input type="text" value="NY"/> *County <input type="text" value="10020"/> *Zipcode | | | Current Enrollment | <input type="text" value="Discount Cards"/> | | | Discount Cards | <input type="text" value="Value Benefits Insurance Agency, Inc."/> *Company Name <input type="text" value="250 Commercial St."/> *Address 1 <input type="text" value="Worcester, MA 01608"/> *Address 2 <input type="text" value="877) 941-5005 toll free"/> *Phone Number <input type="text" value="(508) 831-3130 fax"/> *Fax Number <input type="text" value="www.valuebenefits.com"/> *Website <input type="text" value="info@valuebenefits.com"/> *Email Address | | | For more information send us an email at info@valuebenefits.com ©2001 Value Benefits Insurance Agency, Inc. | | | | | | | | | | Local Intranet | | | | | | | | | |
| Profiles | Company Information | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Company Profiles | <input type="text" value="Joe's Garage"/> *Company Name <input type="text" value="Joseph Smith"/> *Contact Name <input type="text" value="50 Freedom Street"/> *Address 1 <input type="text" value="# 2"/> Address 2 <input type="text" value="New York"/> *City, State Zipcode <input type="text" value="NY"/> *County <input type="text" value="10020"/> *Zipcode | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee Profiles | <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Comparisons | <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Create New | <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Review Previous | <input type="text" value="New York"/> *Address 1 <input type="text" value="New York"/> Address 2 <input type="text" value="NY"/> *City, State Zipcode <input type="text" value="10020"/> *County <input type="text" value="10020"/> *Zipcode | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Enrollment | <input type="text" value="Email"/> *Email <input type="text" value="Website"/> *Website <input type="text" value="Billing Information"/> *Billing Information | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Enrollment Wizard | <input type="text" value="50 Freedom Street"/> *Address 1 <input type="text" value="# 2"/> Address 2 <input type="text" value="New York"/> *City, State Zipcode <input type="text" value="NY"/> *County <input type="text" value="10020"/> *Zipcode | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Enrollment | <input type="text" value="Discount Cards"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Discount Cards | <input type="text" value="Value Benefits Insurance Agency, Inc."/> *Company Name <input type="text" value="250 Commercial St."/> *Address 1 <input type="text" value="Worcester, MA 01608"/> *Address 2 <input type="text" value="877) 941-5005 toll free"/> *Phone Number <input type="text" value="(508) 831-3130 fax"/> *Fax Number <input type="text" value="www.valuebenefits.com"/> *Website <input type="text" value="info@valuebenefits.com"/> *Email Address | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| For more information send us an email at info@valuebenefits.com ©2001 Value Benefits Insurance Agency, Inc. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Local Intranet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Done | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

FIG. 40

2020

<https://secure.valuebenefits.com/VBIWeb/Portal/Portal.asp> - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back History

Address Go

HOME - LOG IN - PRIVACY POLICY - CONTACT US - SITE MAP

ValueBenefits™ The small business insurance superstore.

Employee List

My Account

Profiles

[Company Profiles](#)

[Employee Profiles](#)

Comparisons

[Create New](#)

[Review Previous](#)

Company: Joe's Garage

Below is of all of your current employees. To change an employee's address or information press the Edit button. To change an employee's dependent information, press the Dependents link, or to terminate an employee press the Terminate link.

[Add Employee](#)

| Employee | Address | Edit | Dependents |
|-----------------|--|------|------------|
| Larry T Bird | 475 Tallyhoe Drive, Bronx, NY 10023 | Edit | Edit |
| Keith Brown | 450 Tallyhoe Drive, New York, NY 10025 | Edit | Edit |
| Barry Goldsmith | 52 Peabody Avenue, Bronx, NY 10023 | Edit | Edit |
| Joe Smith | 34 Gentle Hill, New York, NY 10020 | Edit | Edit |
| Cindy Smith | 45 Lovelane, Bronx, NY 10020 | Edit | Edit |
| George Tapeley | 78 Gentle Hill, New York, NY 10025 | Edit | Edit |

Enrollment

[Enrollment Wizard](#)

[Current Enrollment](#)

[Discount Cards](#)

Value Benefits Insurance Agency, Inc. (877) 941-5005 toll free
250 Commercial St. (508) 831-3130 fax
Worcester, MA 01608 www.valuebenefits.com

For more information send us an email at
info@valuebenefits.com
©2001 Value Benefits Insurance Agency, Inc.

Internet

FIG. 41

→ 2050

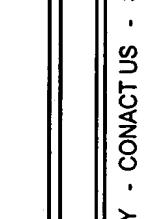
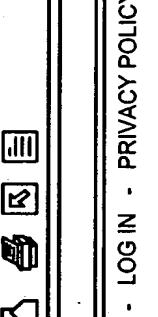
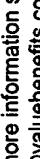
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|---|--|-------------------|---|--|--|-----------------|-----------------------------------|-------------------------|---------------------------------------|--------------------------|---|--------------------|--|----------------------------|-------------------------------------|---------------------------------|--------------------------------|-------------------|--------------------------------|-----------------------------------|---|------------------------------------|-------------------------------|--------------------------------|--|--|--------------------------|--|------------------------------|
|  | | https://secure.valuebenefits.com/VB1Web/Portal.asp - Microsoft Internet Explorer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div style="display: flex; justify-content: space-between;"> File Edit View Favorites Tools Help Back Forward Stop Search <input checked="" type="checkbox"/> Favorite <input checked="" type="checkbox"/> History <input checked="" type="checkbox"/> Print <input checked="" type="checkbox"/> Help </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="text"/> Address https://secure.valuebenefits.com/VB1Web/Portal.asp | | <input type="button" value="Go"/> <input type="button" value="Help"/> <input type="button" value="CONTINUE"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div style="display: flex; justify-content: space-between;"> HOME LOG IN PRIVACY POLICY CONTACT US SITE MAP </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  <p>The small business insurance superstore.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="0"> <tr> <td>My Account</td> <td>Enter Company Information</td> </tr> <tr> <td></td> <td><input type="text"/> * Coverage Start Date</td> </tr> <tr> <td>Profiles</td> <td><input type="text"/> Company Name</td> </tr> <tr> <td>Company Profiles</td> <td><input type="text"/> * Employee Count</td> </tr> <tr> <td>Employee Profiles</td> <td>Enter Contact Information</td> </tr> <tr> <td>Comparisons</td> <td><input type="text"/> Contact First Middle Last</td> </tr> <tr> <td>Create New</td> <td><input type="text"/> Contact E-mail</td> </tr> <tr> <td>Review Previous</td> <td><input type="text"/> Address 1</td> </tr> <tr> <td>Enrollment</td> <td><input type="text"/> Address 2</td> </tr> <tr> <td>Enrollment Wizard</td> <td><input type="text"/> City, State *Zipcode</td> </tr> <tr> <td>Current Enrollment</td> <td><input type="text"/> * County</td> </tr> <tr> <td>Discount Cards</td> <td><input type="text"/> Telephone & Extension</td> </tr> <tr> <td></td> <td><input type="text"/> Fax</td> </tr> <tr> <td></td> <td><input type="text"/> Website</td> </tr> </table> | | | | My Account | Enter Company Information | | <input type="text"/> * Coverage Start Date | Profiles | <input type="text"/> Company Name | Company Profiles | <input type="text"/> * Employee Count | Employee Profiles | Enter Contact Information | Comparisons | <input type="text"/> Contact First Middle Last | Create New | <input type="text"/> Contact E-mail | Review Previous | <input type="text"/> Address 1 | Enrollment | <input type="text"/> Address 2 | Enrollment Wizard | <input type="text"/> City, State *Zipcode | Current Enrollment | <input type="text"/> * County | Discount Cards | <input type="text"/> Telephone & Extension | | <input type="text"/> Fax | | <input type="text"/> Website |
| My Account | Enter Company Information | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="text"/> * Coverage Start Date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Profiles | <input type="text"/> Company Name | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Company Profiles | <input type="text"/> * Employee Count | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee Profiles | Enter Contact Information | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Comparisons | <input type="text"/> Contact First Middle Last | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Create New | <input type="text"/> Contact E-mail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Review Previous | <input type="text"/> Address 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Enrollment | <input type="text"/> Address 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Enrollment Wizard | <input type="text"/> City, State *Zipcode | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Enrollment | <input type="text"/> * County | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Discount Cards | <input type="text"/> Telephone & Extension | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="text"/> Fax | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="text"/> Website | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p style="text-align: right;"> (877) 941-5005 toll free (508) 831-3130 fax www.valuebenefits.com </p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p style="text-align: right;"> For more information send us an email at info@valuebenefits.com ©2001 Value Benefits Insurance Agency, Inc. </p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p style="text-align: right;">  Internet </p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

FIG. 42

-2070-

https://secure.valuebenefits.com/VBISWeb/Portal/Portal.asp - Microsoft Internet Explorer

[]

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Address | <https://secure.valuebenefits.com/VBISWeb/Portal/Portal.asp> |

HOME - LOG IN - PRIVACY POLICY - CONTACT US - SITE MAP

valueBenefits™

The small business insurance superstore.

Step 2: Enter Employee Information

Quote Number: 490210-552

Please fill in the information below for each employee and press the Continue button to proceed. Please note that all fields marked with a * are required. The Employee name is not required and can be left as Employee #.

| Employee Details | *Name | *Date of Birth (mm/dd/yyyy) | *Gender | *Coverage Type |
|--------------------|------------------|--------------------------------|---------|----------------|
| Comparisons | Bird, Larry T | 12/27/1958 | Male | Individual |
| Create New | Brown, Keith | 8/8/1956 | Male | Individual |
| Review Previous | Goldsmith, Barry | 5/5/1975 | Male | Individual |
| Enrollment | Smith, Cindy | 4/4/1945 | Female | Individual |
| Enrollment Wizard | Smith, Joe | 4/4/1945 | Male | Individual |
| Current Enrollment | Tapely, George | 5/5/1955 | Male | Individual |
| Discount Cards | | | | |
| | | | | |

Value Benefits Insurance Agency, Inc.
250 Commercial St.
Worcester, MA 01608

(877) 941-5005 toll free
(508) 831-3130 fax
www.valuebenefits.com

For more information send us an email at
info@valuebenefits.com

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[]

Internet

Done

FIG. 43

2100

FIG. 44

2150

<https://secure.valuebenefits.com/VBWeb/Portal/Portal.asp> - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back

Address Go

HOME - LOGIN - PRIVACY POLICY - CONTACT US - SITE MAP

ValueBenefits™

The small business insurance superstore.

Comparison Of Plans

Quote Number: 490210-752

Based on the employee information you inputted, here are the plans available in your area. They are sorted from the least expensive to the most expensive and show a total price for your group. To review a more detailed composite quote showing your group and the contribution breakdown, just click on details. To get further detailed explanation of the plan benefits, click on the individual plan. You can narrow your choices by going to [Select Plans](#). You can then more easily compare the benefit schedules for the plans chosen.

[View Printable Version](#)

These rates are for the 1st Quarter of 2002

| Carrier | Type | Plan | Individual (Ind) | Ind + Spouse | Ind + Child(ren) | Family | Coverage | Monthly Group Premium | Details |
|--------------------------|------|---|--|-----------------|---------------------|--------|------------|-----------------------------|---------|
| Oxford | POS | OXFNY008 | \$216.09 | - | - | - | \$1,286.54 | Details | |
| Overview | | \$15 OVR, \$25 OVS, \$100 INP, \$75 FR // \$2000 DED, 30% CO, \$5000 OOP // No Rx | | | | | | | |
| Atlantis | HMO | ATLNY004 | \$216.62 | - | - | - | \$1,289.72 | Details | |
| Overview | | \$20 OVR, \$250 INP, \$50 ERU/ No Rx | | | | | | | |
| United | POS | UHCNY001 | \$218.15 | - | - | - | \$1,308.90 | Details | |
| Overview | | OUV/\$25 OVP, (DED & CO) INP, \$50 ERU/ \$1000/2000 DED, 80/60% CO, & \$3000/6000 OOP//RX \$7 Gen, \$30 PFB, \$60 BRD | | | | | | | |
| HIP | HMO | HIPNY015 | \$222.72 | - | - | - | \$1,336.32 | Details | |
| Overview | | \$20 OVP, \$20 OVS, \$500 INP, \$75 OH, \$50 ERU/RX \$100 DED, \$10 Gen, \$20 PFB, \$35 BRD | | | | | | | |
| HIP | POS | HIPNY020 | \$20 OVP, \$20 OVS, \$500 INP, \$35 ERU/ \$1,500 DED, \$50 CO, \$7,000 OOP// RX \$100 DED, \$10 GEN \$20 PFB, \$35 BRD | | | | | | |

Value Benefits Insurance Agency, Inc.
 250 Commercial St.
 Worcester, MA 01608

(877) 941-5005 toll free
 (508) 831-3130 fax
www.valuebenefits.com

For more information send us an email at
info@valuebenefits.com
 ©2001 Value Benefits Insurance Agency, Inc.

Done

Internet

FIG. 45

2200

Quote Details for Plan -Microsoft Internet Explorer

File Edit View Favorites Tools Help

Detail By Employee

CLOSE

Employee Coverage Rate Employer Contribution Employee Contribution

Oxford

OXFNY008 : \$15 OVP, \$25 OVS, \$100 INP, \$75 ER // \$2000 DED, 30% CO, \$5000OOP // No Rx

In network benefits are \$15 for an office visit to primary care physician, \$25 for an office visit to a specialist, \$100 for in patient hospitalization and \$75 for emergency room services, which is waived if admitted. Out of Network benefits are \$2000 deductible, 30% coinsurance and \$5000 annual out of pocket maximum per individual.

| Employee | Coverage | Rate | Employer Contribution | Employee Contribution |
|------------------|------------|------------|-----------------------|-----------------------|
| Bird, Larty T | Individual | \$216.09 | \$50.00 | \$166.09 |
| Brown, Keith | Individual | \$216.09 | \$50.00 | \$166.09 |
| Goldsmith, Barry | Individual | \$216.09 | \$50.00 | \$166.09 |
| Smith, Cindy | Individual | \$216.09 | \$50.00 | \$166.09 |
| Smith, Joe | Individual | \$216.09 | \$50.00 | \$166.09 |
| Tapeley, George | Individual | \$216.09 | \$50.00 | \$166.09 |
| | Total | \$1,296.54 | \$300.00 | \$996.54 |

Composite Totals

| | |
|-------------------------|----------|
| Individual | \$216.09 |
| Individual + Spouse | - |
| Individual + Child(ren) | - |
| Family | - |

These rates are based upon information you've provided for this analysis. Premium rates were generated based upon information provided by the insurance companies to Value Benefits. Final rates will be calculated based on validation of your information and verification by the insurance company. In completing this application, the applicant understands and agrees that Value Benefits is an intermediary only and makes no representation or promise with respect to the insurance to be purchased or the extent or nature of benefits to be provided.

FIG. 46

2220

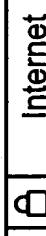
| https://secure.valuebenefits.com/portal/portal.asp - Microsoft Internet Explorer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|-------------------------------------|--|--|--|--|---------------------------------|-------------------------------------|--|---------------------------------|-------------------------------------|---|---------------------------------|-------------------------------------|--|---------------------------------|-------------------------------------|---|---------------------------------|-------------------------------------|---|---------------------------------|-------------------------------------|---|---------------------------------|-------------------------------------|---|---------------------------------|-------------------------------------|---|---------------------------------|-------------------------------------|--|--------------------------|--|--|--------------------|------------------------|--|--|---|
| <input type="button" value="File"/> <input type="button" value="Edit"/> <input type="button" value="View"/> <input type="button" value="Favorites"/> <input type="button" value="Tools"/> <input type="button" value="Help"/> <input type="button" value="Back"/> <input type="button" value="Forward"/> <input type="button" value="Search"/> <input type="button" value="History"/> <input type="button" value="Favorites"/> <input type="button" value="Print"/> <input type="button" value="Home"/> Address: https://secure.valuebenefits.com/Portal/Portal.asp <input type="button" value="Go"/> | <input type="button" value="HOME"/> - <input type="button" value="LOG IN"/> - <input type="button" value="PRIVACY POLICY"/> - <input type="button" value="CONTACT US"/> - <input type="button" value="SITE MAP"/>  The small business insurance superstore. Select the plans to compare Quote Number: 490210-752 The following plans are available to your company. To see a plan comparison, check the box next to the plans you are interested in and click the <i>Compare Plans</i> button. If you would like to see more information on a specific plan, click on the <i>Benefit Details</i> link. <input type="checkbox"/> OV - Office Visit <input type="checkbox"/> Inp - Inpatient Visit <input type="checkbox"/> Rx - Prescript Drug <input type="button" value="COMPARE PLANS"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Select All <input type="checkbox"/> Select None <input type="checkbox"/> Reset Comparisons Create New Review Previous Company Profiles Employee Profiles | <table border="1"> <thead> <tr> <th></th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Aenta</td> <td>AETNY001 : HMO : \$10 OVP, \$15 OVP, \$150 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD</td> <td>Benefit Details</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> AETNY002 : HMO : \$10 OVP, \$15 OVP, \$150 INP, \$50 ER</td> <td>Benefit Details</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> AETNY005 : HMO : \$20 OVP, \$20 OVP, \$500 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD</td> <td>Benefit Details</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> AETNY006 : HMO : \$20 OVP, \$20 OVP, \$500 INP, \$50 ER</td> <td>Benefit Details</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> AETNY007 : HMO : OA // \$10 OVP, \$20 OVS, \$500 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD</td> <td>Benefit Details</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> AETNY008 : HMO : OA // \$10 OVP, \$20 OVS, \$500 INP, \$50 ER // No Rx</td> <td>Benefit Details</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> AETNY009 : HMO : OA // \$20 OVP, \$20 OVS, \$500 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD</td> <td>Benefit Details</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> AETNY010 : HMO : OA // \$20 OVP, \$20 OVS, \$500 INP, \$50 ER // No Rx</td> <td>Benefit Details</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> AETNY017 : HMO : \$10 OVP, \$20 OVS, \$250 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD</td> <td>Benefit Details</td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table> <table border="1"> <tr> <td><input type="checkbox"/> Value Benefits Insurance Agency, Inc.</td> <td>(877) 941-5005 toll free</td> <td>For more information send us an email at</td> </tr> <tr> <td></td> <td>(508) 831-3130 fax</td> <td>info@valuebenefits.com</td> </tr> <tr> <td></td> <td>www.valuebenefits.com</td> <td>©2001 Value Benefits Insurance Agency, Inc.</td> </tr> </table>  | | | | | <input type="checkbox"/> Aenta | AETNY001 : HMO : \$10 OVP, \$15 OVP, \$150 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | <input type="checkbox"/> AETNY002 : HMO : \$10 OVP, \$15 OVP, \$150 INP, \$50 ER | Benefit Details | <input checked="" type="checkbox"/> | <input type="checkbox"/> AETNY005 : HMO : \$20 OVP, \$20 OVP, \$500 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | <input type="checkbox"/> AETNY006 : HMO : \$20 OVP, \$20 OVP, \$500 INP, \$50 ER | Benefit Details | <input checked="" type="checkbox"/> | <input type="checkbox"/> AETNY007 : HMO : OA // \$10 OVP, \$20 OVS, \$500 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | <input type="checkbox"/> AETNY008 : HMO : OA // \$10 OVP, \$20 OVS, \$500 INP, \$50 ER // No Rx | Benefit Details | <input checked="" type="checkbox"/> | <input type="checkbox"/> AETNY009 : HMO : OA // \$20 OVP, \$20 OVS, \$500 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | <input type="checkbox"/> AETNY010 : HMO : OA // \$20 OVP, \$20 OVS, \$500 INP, \$50 ER // No Rx | Benefit Details | <input checked="" type="checkbox"/> | <input type="checkbox"/> AETNY017 : HMO : \$10 OVP, \$20 OVS, \$250 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | <input type="checkbox"/> Value Benefits Insurance Agency, Inc. | (877) 941-5005 toll free | For more information send us an email at | | (508) 831-3130 fax | info@valuebenefits.com | | www.valuebenefits.com | ©2001 Value Benefits Insurance Agency, Inc. |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Aenta | AETNY001 : HMO : \$10 OVP, \$15 OVP, \$150 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> AETNY002 : HMO : \$10 OVP, \$15 OVP, \$150 INP, \$50 ER | Benefit Details | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> AETNY005 : HMO : \$20 OVP, \$20 OVP, \$500 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> AETNY006 : HMO : \$20 OVP, \$20 OVP, \$500 INP, \$50 ER | Benefit Details | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> AETNY007 : HMO : OA // \$10 OVP, \$20 OVS, \$500 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> AETNY008 : HMO : OA // \$10 OVP, \$20 OVS, \$500 INP, \$50 ER // No Rx | Benefit Details | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> AETNY009 : HMO : OA // \$20 OVP, \$20 OVS, \$500 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> AETNY010 : HMO : OA // \$20 OVP, \$20 OVS, \$500 INP, \$50 ER // No Rx | Benefit Details | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> AETNY017 : HMO : \$10 OVP, \$20 OVS, \$250 INP, \$50 ER // RX \$10 GEN, \$20 PFB, \$35 BRD | Benefit Details | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Value Benefits Insurance Agency, Inc. | (877) 941-5005 toll free | For more information send us an email at | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | (508) 831-3130 fax | info@valuebenefits.com | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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FIG. 47

Docket No.: 082238.3000-101
Inventors: Patrick J. Houle, et al
Title: Integrated System...Insurance Products

2250

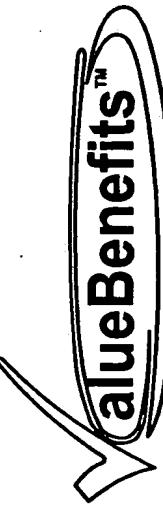
FIG. 48

2270

4

Address | <https://secure.valuebenefits.com/VBIWeb/Portal/Portal.asp> Go

HOME - LOG IN - PRIVACY POLICY - CONTACT US - SITE MAP

 The small business insurance superstore.

Please note that all fields marked with a * are required.

| | | |
|-----------------|-------------------|-------------------|
| Company Address | *Company Name | Joe's Garage |
| | *Contact Name | Joseph Smith |
| | *Address 1 | 50 Freedom Street |
| | *Address 2 | # 2 |
| | *City, State, Zip | New York NY 10020 |
| | *County | New York |
| Companies | Telephone | |
| | Fax | |
| | Email | |
| | Website | |
| Enrollment | Billing Address | 50 Freedom Street |
| | *Address 1 | |
| | Address 2 | # 2 |
| | *City, State, Zip | New York NY 10020 |

SAVE & CONTINUE

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Internet

Done

FIG. 49

2300

valueBenefits™ The small business insurance superstore.

My Account Company Information Step 2 of 6 Back << Home >> Next

Profiles Company Profiles Please note that all fields marked with a * are required.

Employee Profiles

Comparisons *Tax ID (TIN) No - Required
Create New 10/1/2001 (mm/dd/yyyy)
Review Previous *Number of Employees 6 (mm/dd/yyyy)
*Policy Effective Date 3/1/2002 (mm/dd/yyyy)
Employer SIC Code 5541 SIC Wizard
Gasoline Service Station
Employee Probationary Period 0

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Internet

FIG. 50

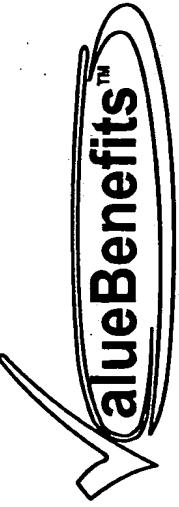
2350

https://secure.valuebenefits/vbiweb/portal/portal.asp -Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back History Address Go

HOME - LOG IN - PRIVACY POLICY - CONTACT US - SITE MAP

 The small business insurance superstore.

My Account

Profiles

Company Profiles

Employee Profiles

Comparisons

Create Now

Review Previous

Enrollment

Enrollment Wizard

Current Enrollment

Discount Cards

Employer Contribution

Step 3 of 6

Back << Home >> Next

As an employer you can offer to contribute to your employees medical health costs.
Please select below the amount you wish to contribute per group level

| Group | Contribution | Amount (\$ or %) |
|------------------|---------------------------------|--------------------------------|
| Individual (Ind) | <input type="button"/> Flat Fee | <input type="text" value="0"/> |
| Ind + Spouse | <input type="button"/> Flat Fee | <input type="text" value="0"/> |
| Ind + Child(ren) | <input type="button"/> Flat Fee | <input type="text" value="0"/> |
| Family | <input type="button"/> Flat Fee | <input type="text" value="0"/> |

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Internet

FIG. 51

-2370

FIG. 52

✓ 2400

Employee Plan Match -Microsoft Internet Explorer

File Edit View Favorites Tools Help

Y? ⌂ ⌂ q Search ▾ Yahoo! Companion Sign in My Yahoo! News ▾ Entertainment ▾ Sport ▾ Shopping ▾ Finance ▾

HOME - LOG IN - PRIVACY POLICY - CONTACT US - SITE MAP

ValueBenefits™ The small business solution

Employee Plan Match Step 6 of 7 Back << Home >> Next

For each employee, please select the employee's coverage and plan. Once you have completed this step, continue to the next step to print out the enrollment forms.

| Name | Coverage | Plan Choice |
|-----------------------------|------------------|-----------------------------------|
| Larry T Bird (015698569) | Individual (Ind) | 10 OV.0 Inp. 35ER 10/20/30/Rx Vis |
| Keith Brown (056236985) | Ind + Spouse | 10 OV.0 Inp. 35ER 10/20/30/Rx Vis |
| Barry Goldsmith (145695698) | Ind + Spouse | 15 OV.500 Inp. 35ER No Rx |
| Joe Smith (014569856) | Family | 10 OV.0 Inp. 35ER 10/20/30/Rx Vis |
| Cindy Smith (014526598) | Family | 10 OV.0 Inp. 35ER 10/20/30/Rx Vis |
| George Tapely (015265985) | Ind + Child(ren) | 15 OV.500 Inp. 35ER No Rx |

Need Help?
 For questions
 or
 problems
 call us
 toll free at
 (877)941-5005

SAVE & CONTINUE

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<http://www.valuebenefits.com/Enrollment/public/InsuranceForms.asp>

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Internet

FIG. 53

✓ 2420

Insurance Forms -Microsoft Internet Explorer

File Edit View Favorites Tools Help

Y? Search ▾ Yahoo! Companion Sign in My Yahoo! News ▾ Entertainment ▾ Sport ▾ Shopping ▾ Finance ▾

HOME - LOG IN - PRIVACY POLICY - CONTACT US - SITE MAP

ValueBenefits™

The small business solution

New Enrollment Enrollment Forms Step 7 of 7 Back << Home >> Next

Complete New Enrollment

Please print out each of the following forms, sign them and submit them to Value Benefits.

Employee Forms

Anthem BCBS Group Enrollment Form

Please print out each of the forms, and distribute them to your employees. Have each employee sign the form and return it to you. Verify that the information is correct and include these forms in your package to Value Benefits.

Employee Forms

Larry T Bird
Keith Brown
Barry Goldsmith
Cindy Smith
Joe Smith
George Tepely

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or
problems
call us
toll free at
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Worcester, MA 01608

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www.valuebenefits.com

Internet

FIG. 54

3-2500

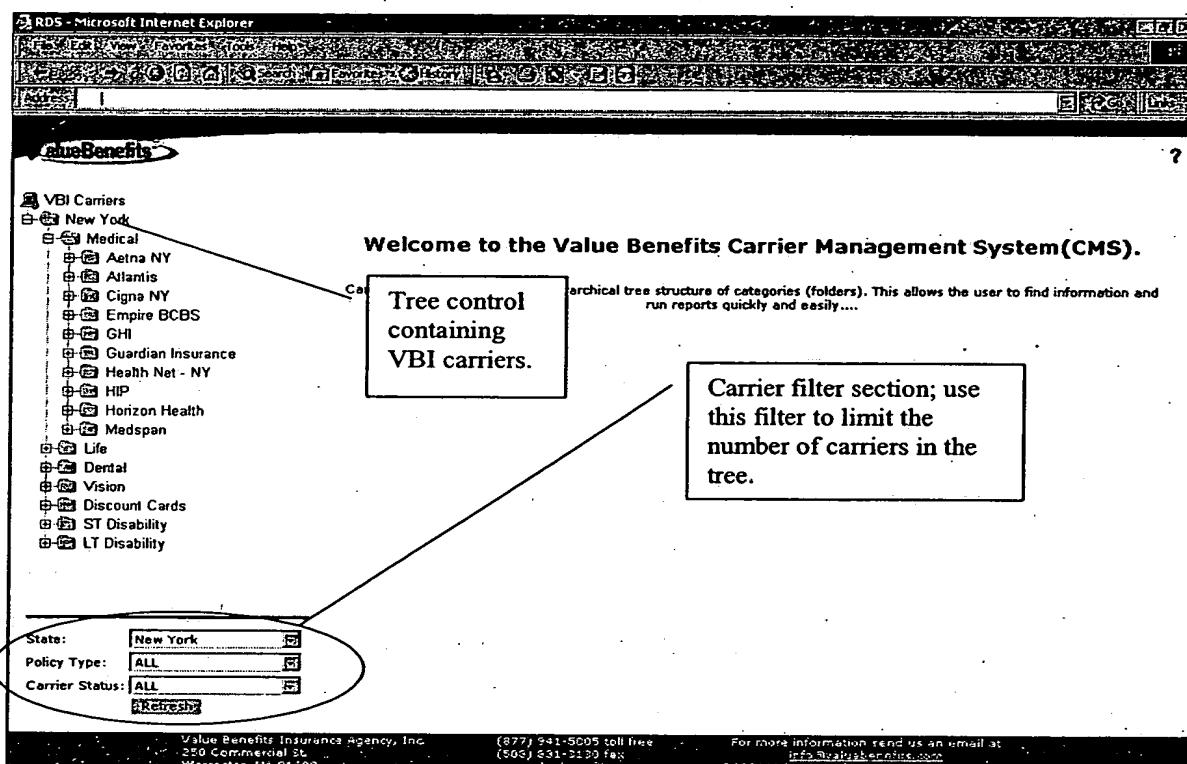


FIG. 55

3 2550

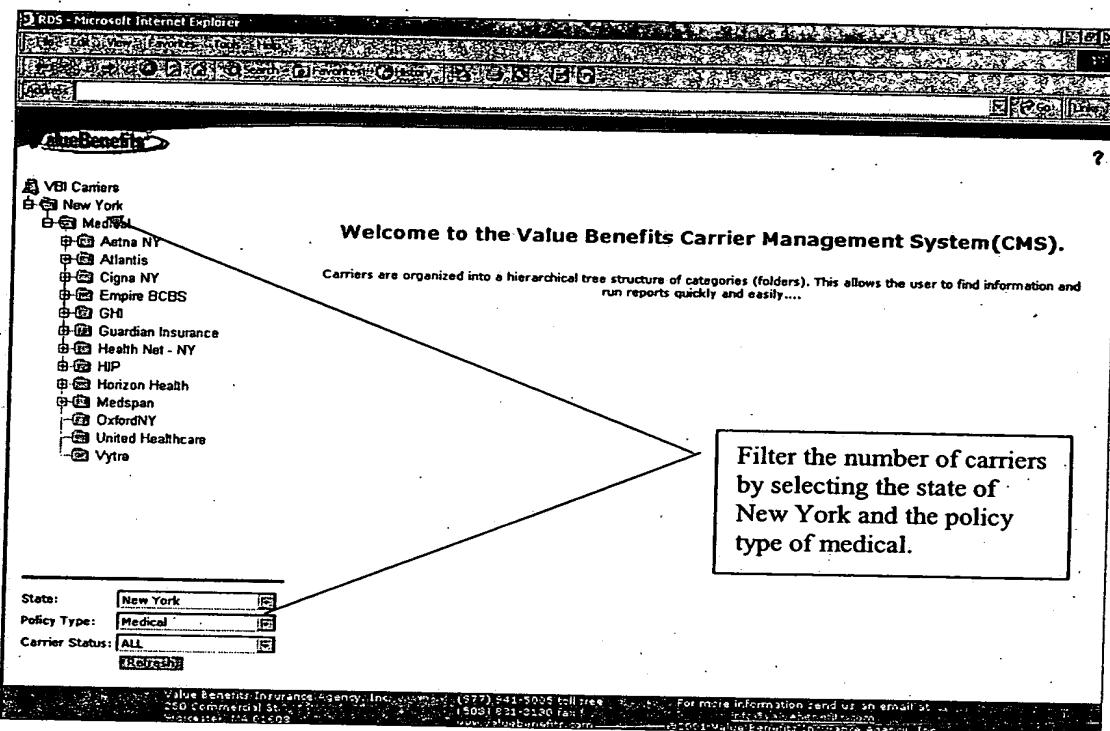


FIG. 56

2570

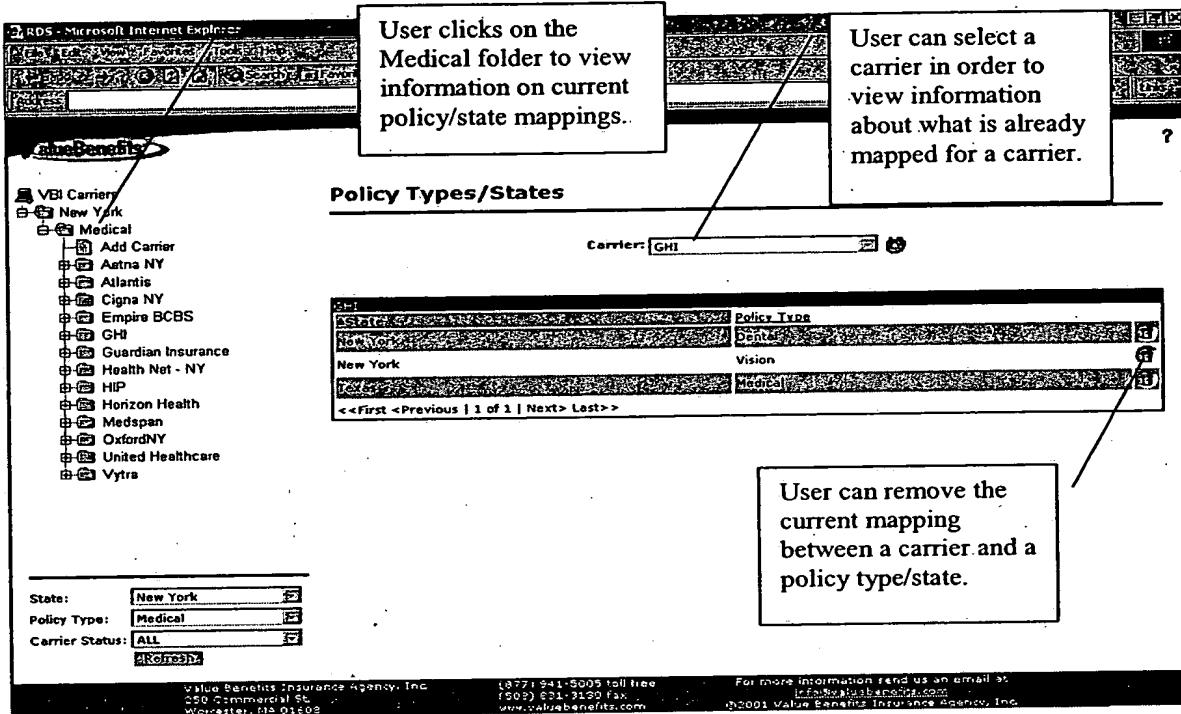


FIG. 57

32590

RDS - Microsoft Internet Explorer

Value Benefits Insurance Agency, Inc.

Add Carrier to New York/Medical

Carrier: GHI

User can map a carrier to a given policy type and state. Drop down list contains carriers not already mapped.

State: New York

Policy Type: Medical

Carrier Status: ALL

Refresh

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Worcester, MA 01605
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(508) 822-3100 fax
www.valuebenefits.com

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(508) 822-3100 fax
info@valuebenefits.com

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FIG. 58

2600

Click on the carrier name to view information specific to the carrier

2600

GHI Carrier Details

Carrier Information

VBI Carrier Num: information
VBI Carrier Name: GHI
Address Type: information
Address 1: information
Address 2: information
City, State Zip: information
Contact First Name: information
Contact Last Name: information
Contact Method: information

Accounts

Commission Account
Chart Num: information
Chart Desc: information
Status: information

Holding Account
Chart Num: information
Chart Desc: information
Status: information

Payables Account
Chart Num: information
Chart Desc: information
Status: information

Income Account
Chart Num: information
Chart Desc: information
Status: information

Expense Account
Chart Num: information
Chart Desc: information
Status: information

Click the Edit link to change the carrier information or account information

State: New York
Policy Type: Medical
Carrier Status: ALL
NREtrebs

FIG. 59

3 2620

RDS - Microsoft Internet Explorer

ValueBenefits

Edit Carrier Details

Please fill out the form below and push Save & Continue when done.

VBI Carrier Num:

VBI Carrier Name: GHI

Address Type: Main Address

Address 1:

Address 2:

City, State Zip: MA

Contact First Name:

Contact Last Name:

Contact Method: No Method Set

Carrier Logo Path:

Status:

State: New York

Policy Type: Medical

Carrier Status: ALL

Actions:

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250 Commercial St. (508) 451-2238 fax:
Worcester, MA 01608 www.valuebenefits.com

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FIG. 60

20640

RDS - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address

ValueBenefits

Edit GHI Carrier Accounts

Please fill out the form below and push Save.

Commission Account

Chart Num:
Chart Desc:
Status:

Holding Account

Chart Num:
Chart Desc:
Status:

Payables Account

Chart Num:
Chart Desc:
Status:

Income Account

Chart Num:
Chart Desc:
Status:

State:
Policy Type:
Carrier Status:
Address

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FIG. 61

2660

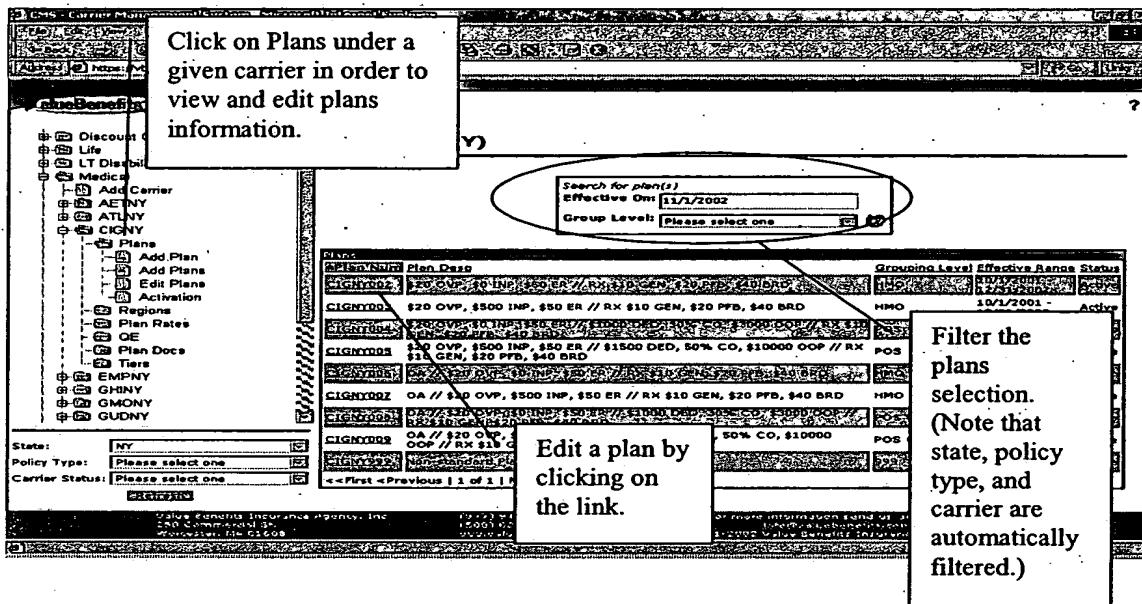


FIG. 62

2680

Value Benefits

Discount Cards
Life
LT Disability
Medical
Add Carrier
AETNY
ATLNY
CIGNY
Plans
Add Plan
Add Plans
Edit Plans
Activation
Regions
Plan Rates
QE
Plan Docs
Tiers
EMPNY
GHNY
GMONY
GUDNY

State: NY
Policy Type: Please select one
Carrier Status: Please select one

Add Plan (CIGNY)

Click on the Add Plans action node to add a plan.

Please fill out the form below and push Save when done.

| | |
|-----------------|-------------------|
| Plan Num: | CIGNY010 |
| Export Num: | |
| Product Type: | Please select one |
| Plan Desc: | |
| Invoice Desc: | |
| Policy Type: | Medical |
| Effective From: | |
| Effective To: | |
| Long Desc: | |
| Sort Order: | 10 |
| Status: | InActive |

Cancel Save

“Save & Add Another Plan” allows the users to quickly add multiple plans to the system.

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Worcester, MA 01608
(877) 941-8005 call free
(508) 851-3159 fax
www.valuebenefits.com

For more information send us an email at
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FIG. 63

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Add Plans (MDNY)

Click on the Adds Plans action node to add plans.

Please fill out the form below and push Save when done.

| | |
|--|-----------|
| Num of Plans: | 5 |
| Product Type: | HMO |
| Policy Type: | Medical |
| Effective From: | 1/1/2001 |
| Effective To: | 1/31/2001 |
| Status: | InActive |
| Comments: <input type="text" value="Save & Continue"/> | |

After filling out the common information, the users should click Save & Continue.

State: NY

Policy Type: Please select one

Carrier Status: Please select one

Refresh

FIG. 64A

Value Benefits Insurance Agency, Inc. • 250 Commercial St. • (508) 931-5100 • Fax: (508) 931-5120 • Worcester, MA 01603 • www.valuebenefits.com • © 2001-2002 Value Benefits Insurance Agency, Inc.

Edit Plans (MDNY)

Please fill out the form below and push Save when done.

| Plan | Plan Num | Export Num | Product Type | Policy Type | Effective From | Effective To | Sort Order | Status |
|---------|----------|------------|--------------|-------------|----------------|--------------|------------|----------|
| MDNY001 | | | HMO | Medical | 1/1/2001 | 1/31/2001 | 1 | InActive |
| MDNY002 | | | HMO | Medical | 1/1/2001 | 1/31/2001 | 2 | InActive |
| MDNY003 | | | HMO | Medical | 1/1/2001 | 1/31/2001 | 3 | InActive |

Users then enter information that applies to each plan.

2720

State: NY

Policy Type: Please select one

Carrier Status: Please select one

Refresh

FIG. 64B

3 2440

ROS - Microsoft Internet Explorer

Value Benefits

Edit Plan Details

Please fill out the form below and push Save when done.

Carrier:

Plan Num:

Export Num:

Product Type:

Plan Desc:

Invoice Desc:

Policy Type:

Effective From:

Effective To:

Long Desc:

Status:

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State:

Policy Type:

Carrier Status:

FIG. 65

2760

3

Edit Plans (MDNY)

Search for plan(s) to edit
 Effective On: 1/1/2001

| Plan | Plan Num | Plan Desc | Grouping Level | Effective Range | Status |
|------|----------|-------------------|----------------|----------------------|----------|
| | MDNY001 | | HMO | 1/1/2001 - 1/31/2001 | InActive |
| | MDNY002 | | HMO | 1/1/2001 - 1/31/2001 | InActive |
| | MDNY003 | | HMO | 1/1/2001 - 1/31/2001 | InActive |
| | MDNY004 | | HMO | 1/1/2001 - 1/31/2001 | InActive |
| | MDNY005 | | HMO | 1/1/2001 - 1/31/2001 | InActive |
| | MDNY999 | Non-standard Plan | 999 | 1/1/2000 - 1/31/9999 | Active |

<<First <Previous | 1 of 1 | Next> Last>

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FIG. 66A

2780

Edit Plans (MDNY)

Please fill out the form below and push Save when done.

| Plan | Plan Num | Export Num | Product Type | Policy Type | Effective From | Effective To | Sort Order | Status | |
|------|----------|------------|--------------|-------------|----------------|--------------|------------|--------|----------|
| | MDNY001 | | HMO | IS | Medical | 1/1/2001 | 1/31/2001 | 1 | InActive |
| | MDNY002 | | HMO | IS | Medical | 1/1/2001 | 1/31/2001 | 2 | InActive |
| | MDNY003 | | HMO | IS | Medical | 1/1/2001 | 1/31/2001 | 3 | InActive |

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FIG. 66B

2800

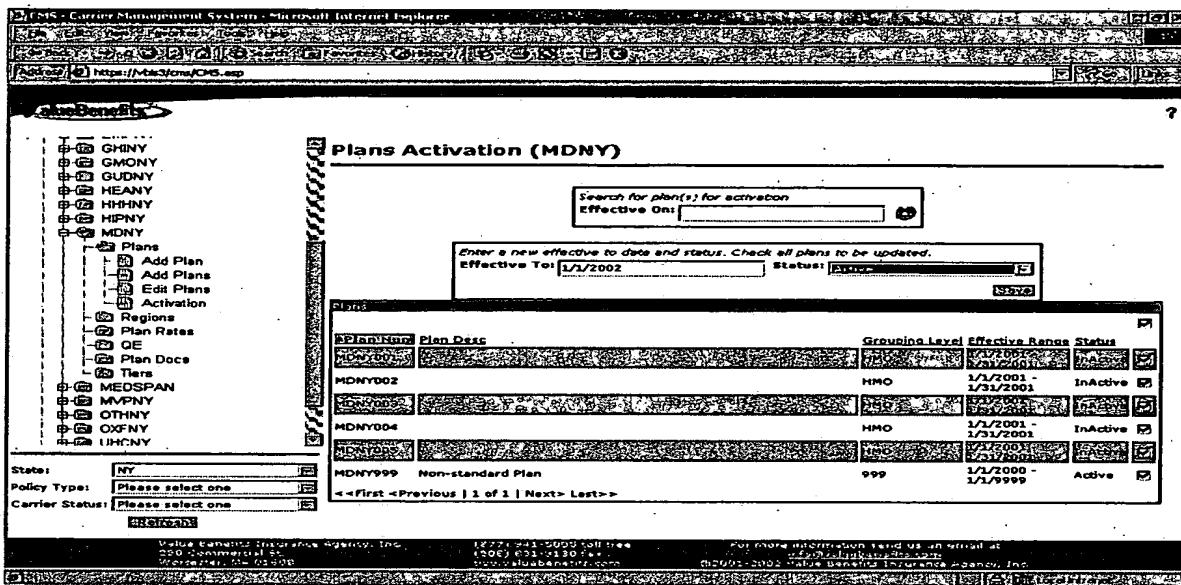


FIG. 67

2820

3

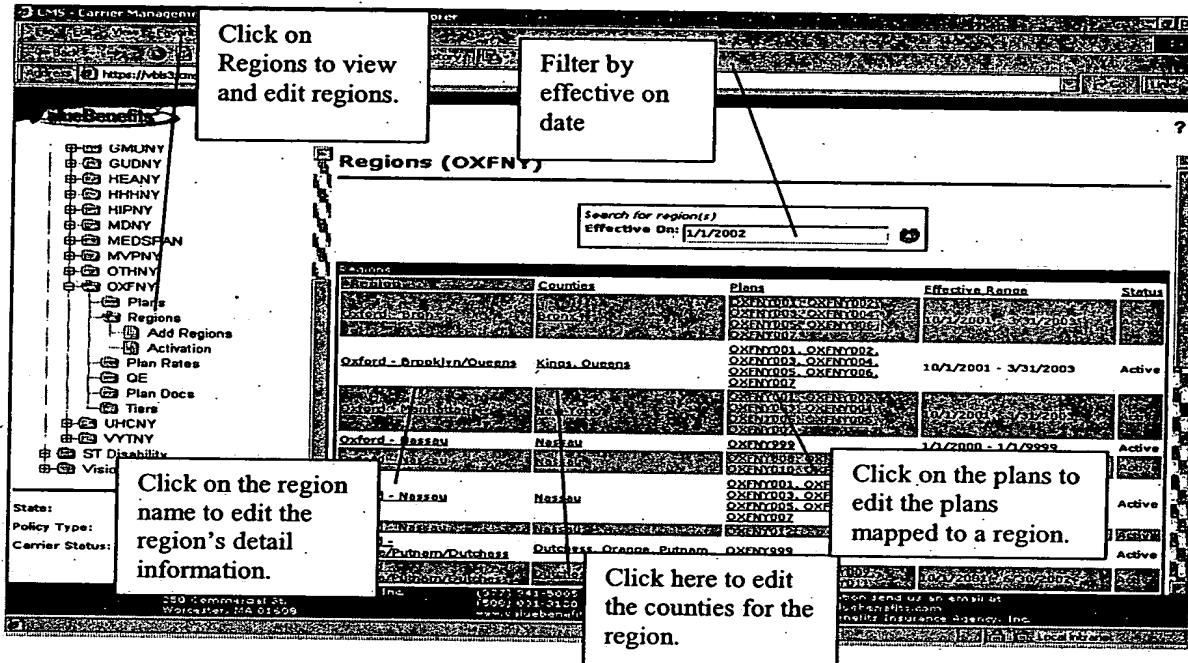


FIG. 68

3 2840

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GMUNY
GUDNY
HEANY
HHINY
HIPNY
MDNY
MEDSPAN
MVPNY
OTHNY
OXFNY
Regions
Plans
Activation
Plan Rates
OE
Plan Docs
Tiers
UHCNY
VTNY
ST Disability
Vision

State: NY
Policy Type: Please select one
Carrier Status: Please select one

Add Region (OXFNY)

Please fill out the form below and push Save when done.

Region Name:
Region Type:
Comments:
Status:

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FIG. 69

2860

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Add Region's Counties (OxFNY)

Please map all the counties for this region and push Save when done.

Counties for NY Counties mapped to Region (Region)

| | |
|-------------|--------|
| Albany | Broome |
| Allegany | |
| Bronx | |
| Cattaraugus | |
| Cayuga | |
| Chautauqua | |
| Chemung | |
| Chenango | |
| Clinton | |
| Columbia | |

Replace current records.
 Create new records.

Effective From: 1/1/2001 Effective To: 12/31/2001

Cancel Save

State: NY
Policy Type: Please select one
Carrier Status: Please select one

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FIG. 70

2880
3

2 CMS - Carrier Management System - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Stop Search Favorites History

Address https://Mbs3/cms/CMS.asp

Value Benefits

Add Region's Plans (OXFNY)

Please map all the plans for this region and push Save when done.

Plans for OXFNY

OXFNY004
OXFNY005
OXFNY006
OXFNY007
OXFNY008
OXFNY009
OXFNY010
OXFNY011
OXFNY012
OXFNY013

Plans mapped to Region Region1

OXFNY002
OXFNY001
OXFNY003

Replace current records.
 Create new records.

Effective From: 1/1/2001

Effective To: 12/31/2001

Cancel Save

State: NY

Policy Type: Please select one

Carrier Status: Please select one

Refresh

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FIG 71

2900

3

2

CMS - Carrier Management System - Microsoft Internet Explorer

https://val3/cms/CMS.asp

Edit Region (OXFNY)

Please fill out the form below and push Save when done.

Region Name: Oxford - Bronx

Region Type: County

Comments: Includes...

Status: Active

Cancel Save

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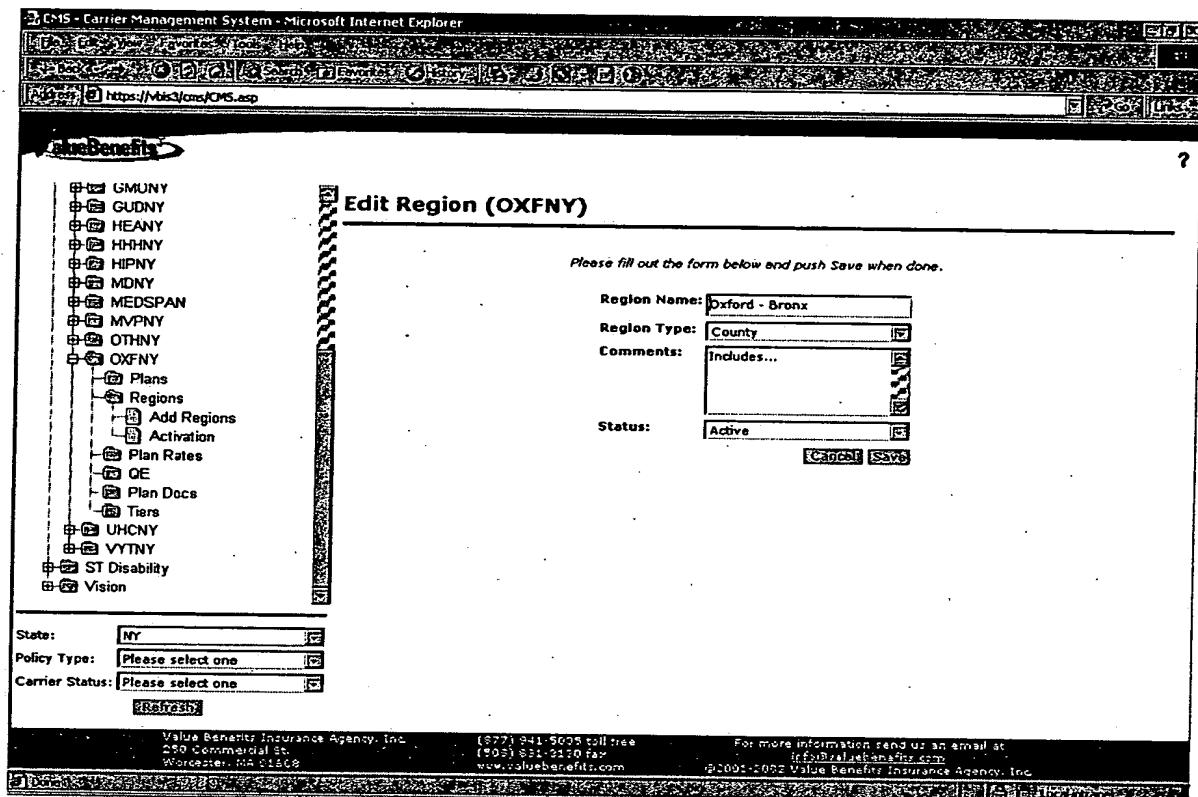
State: NY

Policy Type: Please select one

Carrier Status: Please select one

Refresh

FIG. 72



2 2920

2 CMS - Carrier Management System - Microsoft Internet Explorer

https://Mbs3/cm3/CMS.asp

ValueBenefits

Region's Counties (OXFNY)

Please map off the counties for this region and push Save when done.

Counties for NY Counties mapped to Region Oxford - Bronx

| | | |
|---------|-------------|-------|
| All env | Allegany | Bronx |
| | Broome | |
| | Cattaraugus | |
| | Ceyuga | |
| | Cheuteauqua | |
| | Chemung | |
| | Chenango | |
| | Clinton | |
| | Columbia | |

Replace current records.
 Create new records.

Effective From: 10/1/2001 Effective To: 3/31/2003

Cancel Save

State: NY
Policy Type: Please select one
Carrier Status: Please select one

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FIG. 73

3 2940

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Region's Plans (OxFNY)

Please map all the plans for this region and push Save when done.

Plans for OxFNY

- OxFNY008
- OxFNY009
- OxFNY010
- OxFNY011
- OxFNY012
- OxFNY013
- OxFNY014
- OxFNY015
- OxFNY016
- OxFNY017

Plans mapped to Region Oxford - Bronx

- OxFNY001
- OxFNY002
- OxFNY003
- OxFNY004
- OxFNY005
- OxFNY006
- OxFNY007

Replace current records.
 Create new records.

Effective From:

Effective To:

Cancel Save

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FIG. 74

2960

3 CMS - Carrier Management System - Microsoft Internet Explorer
https://Mbs3/cms/CM5.asp

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Regions Activation (OXFNY)

Search for region(s) for activation
Effective On: 1/1/2002

Effective To: 1/1/2003 Status: Active

| Region | Counties | Plans | Effective Range | Status |
|--------------------------|---------------|--|-----------------------|--------|
| Oxford - Bronx | Bronx | OXFNY001, OXFNY002, OXFNY003, OXFNY004, OXFNY005, OXFNY006, OXFNY007 | 10/1/2001 - 3/31/2003 | Active |
| Oxford - Brooklyn/Queens | Kings, Queens | OXFNY001, OXFNY002, OXFNY003, OXFNY004, OXFNY005, OXFNY006, OXFNY007 | 10/1/2001 - 3/31/2003 | Active |
| Oxford - Manhattan | Manhattan | OXFNY001, OXFNY002, OXFNY003, OXFNY004, OXFNY005, OXFNY006, OXFNY007 | 10/1/2001 - 3/31/2003 | Active |
| Oxford - Nassau | Nassau | OXFNY999 | 1/1/2000 - 1/1/9999 | Active |
| Oxford - Suffolk | Suffolk | OXFNY001, OXFNY002, OXFNY003, OXFNY004, OXFNY005, OXFNY006, OXFNY007 | 10/1/2001 - 3/31/2003 | Active |
| Oxford - Nassau | Nassau | OXFNY001, OXFNY002, OXFNY003, OXFNY004, OXFNY005, OXFNY006, OXFNY007 | 10/1/2001 - 3/31/2003 | Active |

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FIG. 75

2980
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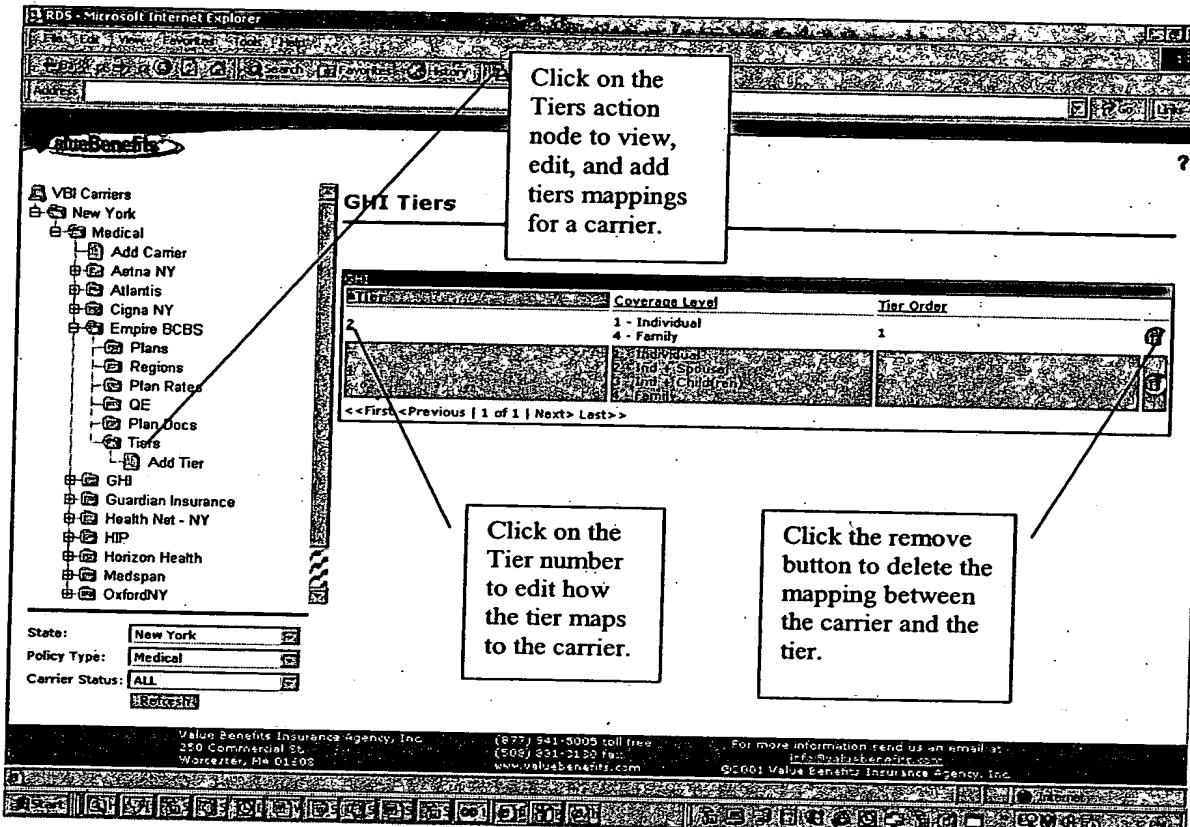


FIG. 76

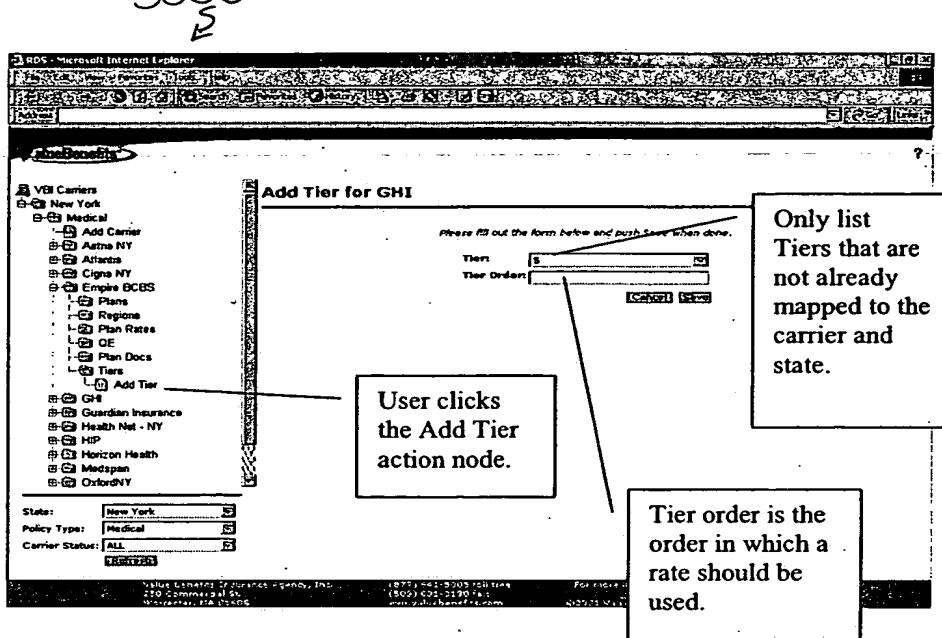


FIG. 77

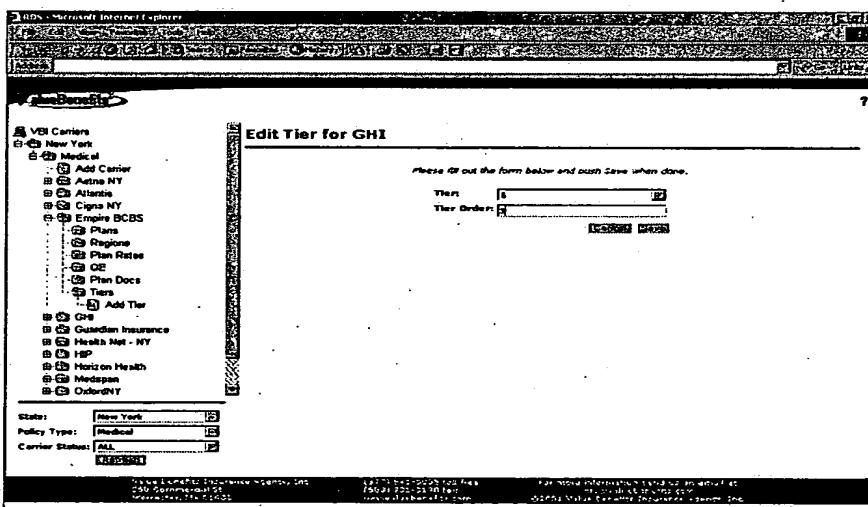


FIG. 78

3040

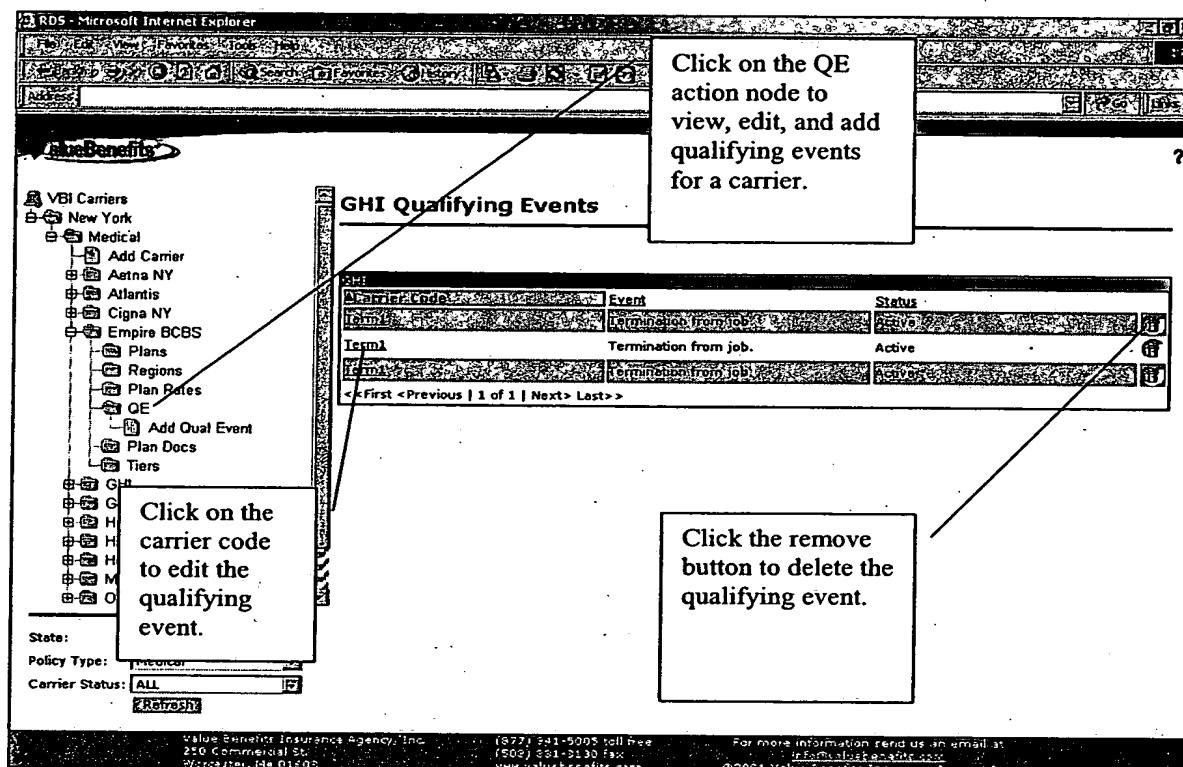


FIG 79

Docket No.: 082238.3000-101
Inventors: Patrick J. Houle, et al
Title: Integrated System...Insurance Products

3060

POS - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address:

Actions:

Add Qualifying Event for GHI

Please fill out the form below and push Save when done.

| | |
|---|--|
| Carrier Code: | <input type="text"/> |
| Event: | <input type="text"/> |
| Status: | <input checked="" type="checkbox"/> Active <input type="checkbox"/> Inactive <input type="checkbox"/> Pending <input type="checkbox"/> Deleted |
| <input type="button" value="Cancel"/> <input type="button" value="Save"/> | |

VBI Carriers

- New York
- Medical
 - Add Carrier
 - Aetna NY
 - Atlanta
 - Cigna NY
 - Empire BCBS
 - Plans
 - Regions
 - Plan Rates
 - OE
 - Add Outl Event
 - Plan Docs
 - Tiers
 - GHI
- Guardian Insurance
- Health Net - NY
- HIP
- Horizon Health
- MetLife
- Oxford NY

State:

Policy Type:

Carrier Status:

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FIG. 80

3 3080

FIG. 81

3100

EBIS - Carrier Management System Microsoft Internet Explorer

Address: https://mb3/kms/CMS.asp

Plan Rates (OXFNY)

Search for rates
Effective On: 1/1/2002
Status: Please select one
Plan: All

| Region Name | VB1 Plan | Group Size | Age Band | Gender | Tier Class | Individual (Ind) | Ind + Spouse | Ind + Child(ren) |
|--------------------------|----------|------------|----------|--------|------------|------------------|--------------|------------------|
| Oxford - Bronx | OXFNY001 | 2 - 50 | 0 - 999 | 4 | 328.140 | | | |
| Oxford - Bronx | OXFNY002 | 2 - 50 | 0 - 999 | 4 | 328.140 | | | |
| Oxford - Bronx | OXFNY003 | 2 - 50 | 0 - 999 | 4 | 328.140 | | | |
| Oxford - Bronx | OXFNY004 | 2 - 50 | 0 - 999 | 4 | 415.780 | | | |
| Oxford - Bronx | OXFNY005 | 2 - 50 | 0 - 999 | 4 | 328.140 | | | |
| Oxford - Bronx | OXFNY006 | 2 - 50 | 0 - 999 | 4 | 336.810 | | | |
| Oxford - Bronx | OXFNY007 | 2 - 50 | 0 - 999 | 4 | 328.140 | | | |
| Oxford - Brooklyn/Queens | OXFNY001 | 2 - 50 | 0 - 999 | 4 | 381.390 | | | |
| Oxford - Brooklyn/Queens | OXFNY002 | 2 - 50 | 0 - 999 | 4 | 328.140 | | | |
| Oxford - Brooklyn/Queens | OXFNY003 | 2 - 50 | 0 - 999 | 4 | 308.700 | 617.4000 | 586.5300 | |
| Oxford - Brooklyn/Queens | OXFNY004 | 2 - 50 | 0 - 999 | 4 | 328.140 | | | |
| Oxford - Brooklyn/Queens | OXFNY005 | 2 - 50 | 0 - 999 | 4 | 345.4500 | 690.9000 | 656.3400 | |
| Oxford - Brooklyn/Queens | OXFNY006 | 2 - 50 | 0 - 999 | 4 | 328.140 | | | |
| Oxford - Brooklyn/Queens | OXFNY007 | 2 - 50 | 0 - 999 | 4 | 328.140 | | | |

Users can filter the plan rates by selecting an effective on date, a plan and status.

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EBIS - Carrier Management System Microsoft Internet Explorer

FIG. 82

3120

3120

Plan Rates Activation (OXFNY)

Search for rates for activation
Effective On: 1/1/2002

| Active On: | Status: | Save |
|------------|--|-------------------------------------|
| 1/1/2002 | InActive | <input type="button" value="Save"/> |
| OXFNY001 | OA // \$250 OVS, \$100 INP, \$50 ER // \$250 DED, 20% CO, \$1250 OOP // RX \$5 GEN, \$15 PFD, \$20 PBD | <input type="checkbox"/> |
| OXFNY002 | \$15 OVP, \$0 INP, \$50 ER // \$500 DED, 30% CO, \$3500 OOP // RX \$7 GEN, \$20 PFD, \$50 BRD | <input type="checkbox"/> |
| OXFNY003 | \$20 OVP, \$100 INP, \$50 ER // \$1000 DED, 30% CO, \$2500 OOP // RX \$7 GEN, \$20 PFD, \$50 BRD | <input type="checkbox"/> |
| OXFNY004 | OA // \$10 OVP, \$0 INP, \$50 ER // \$250 DED, 20% CO, \$1250 OOP // RX \$5 GEN, \$15 PFD, \$50 BRD | <input type="checkbox"/> |
| OXFNY005 | OA // \$15 OVP, \$100 INP, \$50 ER // \$500 DED, 30% CO, \$3500 OOP // RX \$7 GEN, \$20 PFD, \$50 BRD | <input type="checkbox"/> |
| OXFNY006 | OA // \$20 OVP, \$0 INP, \$50 ER // \$1000 DED, 30% CO, \$2500 OOP // RX \$7 GEN, \$20 PFD, \$50 BRD | <input type="checkbox"/> |
| OXFNY007 | \$20 OVP, \$100 INP, \$50 ER // \$1000 DED, 30% CO, \$2500 OOP // RX \$7 GEN, \$20 PFD, \$50 BRD | <input type="checkbox"/> |
| OXFNY008 | \$15 OVP, \$25 OVS, \$100 INP, \$75 ER // \$2000 DED, 30% CO, \$5000 OOP // No Rx | <input type="checkbox"/> |
| OXFNY009 | \$15 OVP, \$25 OVS, \$100 INP, \$75 ER // \$1000 DED, 30% CO, \$4000 OOP // RX \$100 PFD, \$50 BRD | <input type="checkbox"/> |

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FIG. 83

3140

3
↓

3140

↓

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Upload Plan Rates Excel Files (MDNY)

Upload up to five Excel files. Please note that this process may take several minutes.
Also, please make sure that the sheet name = **PlanRates**
And the column headers are name the following:

| | | | |
|--------------------------|-------------------------|---------------------|------------------------|
| strCarrierPlanNum | intAgeFrom | intAgeTo | intEmpCountFrom |
| intEmpCountTo | bytCoverageLevel | strGender | strRegionName |
| strSICCode | curRate | bytTierClass | |

XLS Sheet One:

XLS Sheet Two:

XLS Sheet Three:

XLS Sheet Four:

XLS Sheet Five:

State:

Policy Type:

Carrier Status:

Ready

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or 800-300-Value Benefits Insurance Agency, Inc.

FIG. 84

3160
3

3160

Imports (MDNY)

Search for uploads
Status: Show Not Completed

| Import ID | Import Files | Imported On | Comments |
|-------------|----------------------|-------------|--|
| MDNY - 2002 | 09-20-2002 4Q.xls | 11/15/2002 | PlanRate/PlanRate/Valid Name/Make sure the date has the day in the character string in the month. The month should be in the format MM |

Ready to Continue
<<First <Previous | 1 of 1 | Next> Last>

State: NY
Policy Type: Please select one
Carrier Status: Please select one
Refresh

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FIG. 85

Docket No.: 082238.3000-101
Inventors: Patrick J. Houle, et al
Title: Integrated System...Insurance Products

3180

CMS - Carrier Management System - Microsoft Internet Explorer

Address: https://Mid3/cms/CMS.asp

Value Benefits

Import Rates Step 1 (MDNY)

Please fill out the form below and push Save & Continue when done.

| | |
|--------------|--|
| Effective: | <input type="text" value="04"/> <input type="text" value="2002"/> <input type="button" value="Next"/> |
| Active Date: | <input type="text"/> |
| Status: | <input type="text" value="InActive"/> <input type="button" value="Cancel"/> <input type="button" value="Save & Continue"/> |

State:

Policy Type:

Carrier Status:

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FIG. 86

3200

3200

Import Rates Step 2 (MDNY)

Please map the regions found in the XLS sheet with the regions in the system.

| Regions found in XLS | Regions in System |
|----------------------|---|
| Aetna NY - Region 1 | <input checked="" type="checkbox"/> Region2 |
| Mid-Hudson | <input checked="" type="checkbox"/> Region2 |
| TestAETNY325 | <input checked="" type="checkbox"/> Region2 |

Value Benefits

GMONY
GUDNY
HEANY
HHHNY
HIPNY
MDNY
Plans
Regions
Add Regions
Activation
Plan Rates
Upload
Import into VBIS
Activation
OE
Plan Docs
Tiers
MEDSPAN
MVPNY
OTHNY
OxFNY
UHCNY

State: NY
Policy Type: Please select one
Carrier Status: Please select one

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FIG. 87

3220

ValueBenefits

Import Rates Step 3 (MDNY)

Please map the plans found in the XLS sheet with the plans in the system.

| Plans found in XLS | Plans in System |
|--------------------|-----------------|
| EMPNY003 | MDNY999 |
| EMPNY004 | MDNY999 |
| EMPNY005 | MDNY999 |
| EMPNY008 | MDNY999 |
| EMPNY009 | MDNY999 |
| EMPNY010 | MDNY999 |
| EMPNY011 | MDNY999 |
| EMPNY012 | MDNY999 |
| EMPNY013 | MDNY999 |
| EMPNY014 | MDNY999 |
| EMPNY015 | MDNY999 |
| EMPNY016 | MDNY999 |
| EMPNY017 | MDNY999 |
| EMPNY018 | MDNY999 |

State: NY
Policy Type: Please select one
Carrier Status: Please select one

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FIG. 88

3 3240

Value Benefits

Import Rates Step 4 (MDNY)

Please confirm that the information below is correct before pushing Import.

| Regions | Plans |
|---------------------|--|
| Aetna NY - Region 1 | EMPNY003 EMPNY004 EMPNY005 EMPNY008 EMPNY009 EMPNY010 EMPNY011 EMPNY012 EMPNY013 EMPNY014 EMPNY015 EMPNY016 EMPNY017 EMPNY018 |
| Mid-Hudson | EMPNY003 EMPNY004 EMPNY005 EMPNY008 EMPNY009 EMPNY010 |

State: NY
Policy Type: Please select one
Carrier Status: Please select one
Address:

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FIG. 89

Docket No.: 082238.3000-101
Inventors: Patrick J. Houle, et al
Title: Integrated System...Insurance Products

32.60

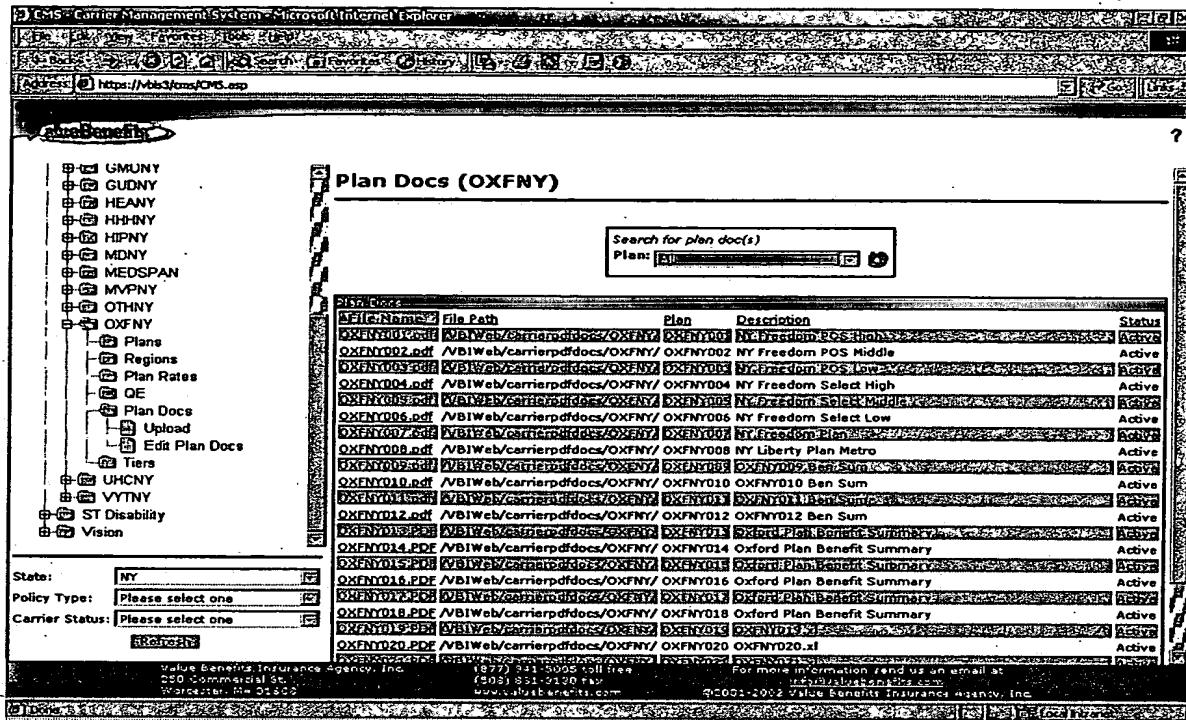


FIG. 90

3280

3

Upload Plan Docs (OXFNY)

Upload up to 10 pdf files. Please note that this process may take several minutes.

| | |
|--------------|--------------|
| PDF File 1: | OXFNY001.pdf |
| PDF File 2: | OXFNY001.pdf |
| PDF File 3: | OXFNY001.pdf |
| PDF File 4: | OXFNY001.pdf |
| PDF File 5: | OXFNY001.pdf |
| PDF File 6: | OXFNY001.pdf |
| PDF File 7: | OXFNY001.pdf |
| PDF File 8: | OXFNY001.pdf |
| PDF File 9: | OXFNY001.pdf |
| PDF File 10: | OXFNY001.pdf |

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FIG. 91A

3

Edit Plan Docs (OXFNY)

Please fill out the form below and push Save when done.

| Plan | Policy Type | File Name | File Path | Description | File Type | Status |
|---------------------|-------------|--------------|-----------------------------|--------------|-----------|--------|
| NY Freedom POS High | Medical | OXFNY001.pdf | /VBIWeb/carrierpdfdocs/OXFN | Summary Plan | PDF | Active |

RELOAD SAVE

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FIG. 91B

3 320

FIG. 92A

EMS - Carrier Management System - Microsoft Internet Explorer

https://MelsVoms/EMS.asp

Edit Plan Docs (OXFNY)

Search for plan doc(s) to edit
 Plan: All

| File Name | File Path | Plan | Description | Status |
|--------------|------------------------------|----------|---------------------------|--------|
| OXFNY001.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY001 | NY Freedom POS High | Active |
| OXFNY002.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY002 | NY Freedom POS Middle | Active |
| OXFNY003.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY003 | NY Freedom POS Low | Active |
| OXFNY004.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY004 | NY Freedom Select High | Active |
| OXFNY005.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY005 | NY Freedom Select Middle | Active |
| OXFNY006.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY006 | NY Freedom Select Low | Active |
| OXFNY007.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY007 | NY Freedom POS Select | Active |
| OXFNY008.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY008 | NY Liberty Plan Metro | Active |
| OXFNY009.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY009 | NY Liberty Plan Sub Metro | Active |
| OXFNY010.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY010 | OXFNY010 Ben Sum | Active |
| OXFNY011.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY011 | OXFNY011 Ben Sum | Active |
| OXFNY012.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY012 | OXFNY012 Ben Sum | Active |
| OXFNY013.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | OXFNY013 | OXFNY013 Ben Sum | Active |

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EMS - Carrier Management System - Microsoft Internet Explorer

https://MelsVoms/EMS.asp

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| NY Freedom POS High | | | | | | |
| OXFNY002 | Medical | OXFNY002.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | Summary Plan | Active | |
| NY Freedom POS Middle | | | | | | |
| OXFNY003 | Medical | OXFNY003.pdf | /VBIWeb/carrierpdfdocs/OXFN/ | Summary Plan | Active | |
| NY Freedom POS Low | | | | | | |

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FIG. 92B

3400

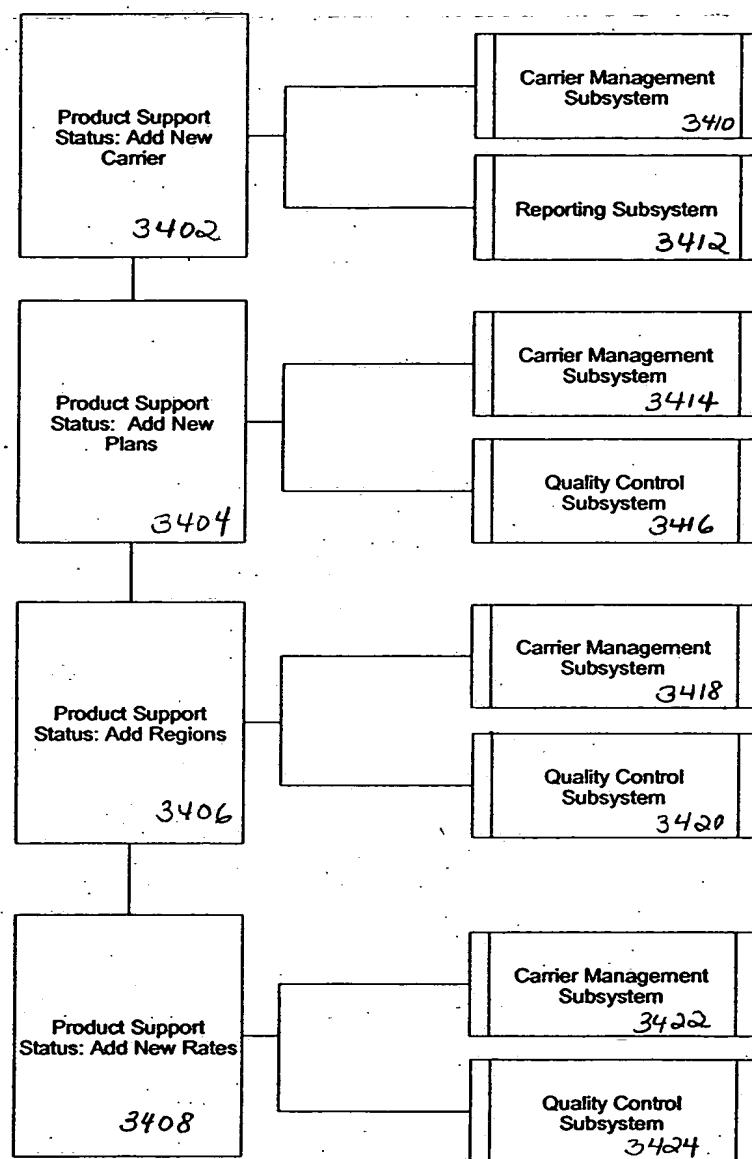


FIG. 93

3450

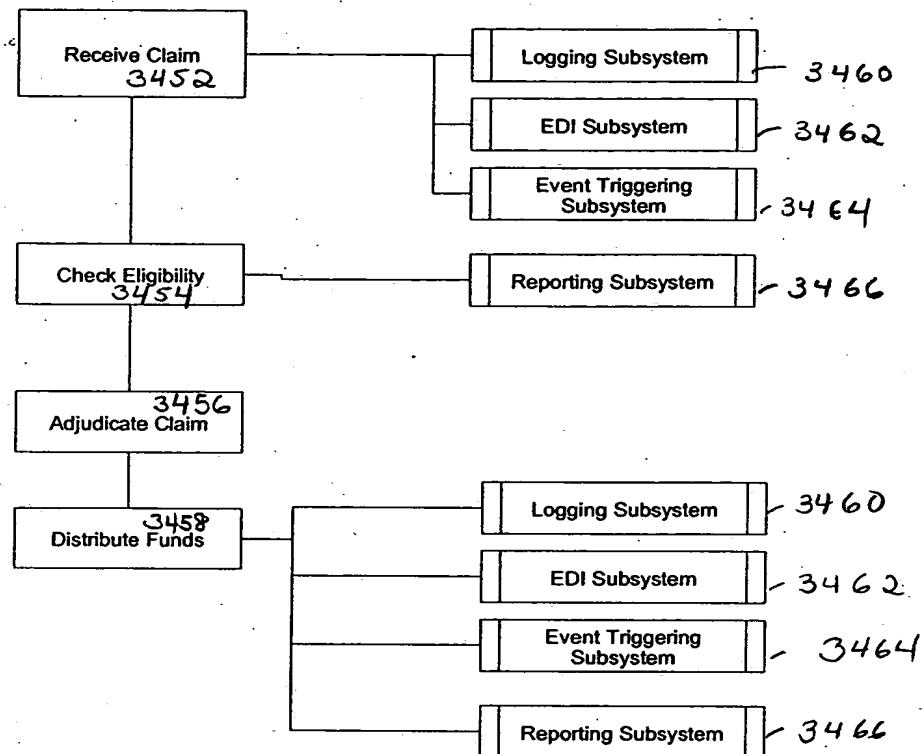


FIG. 94